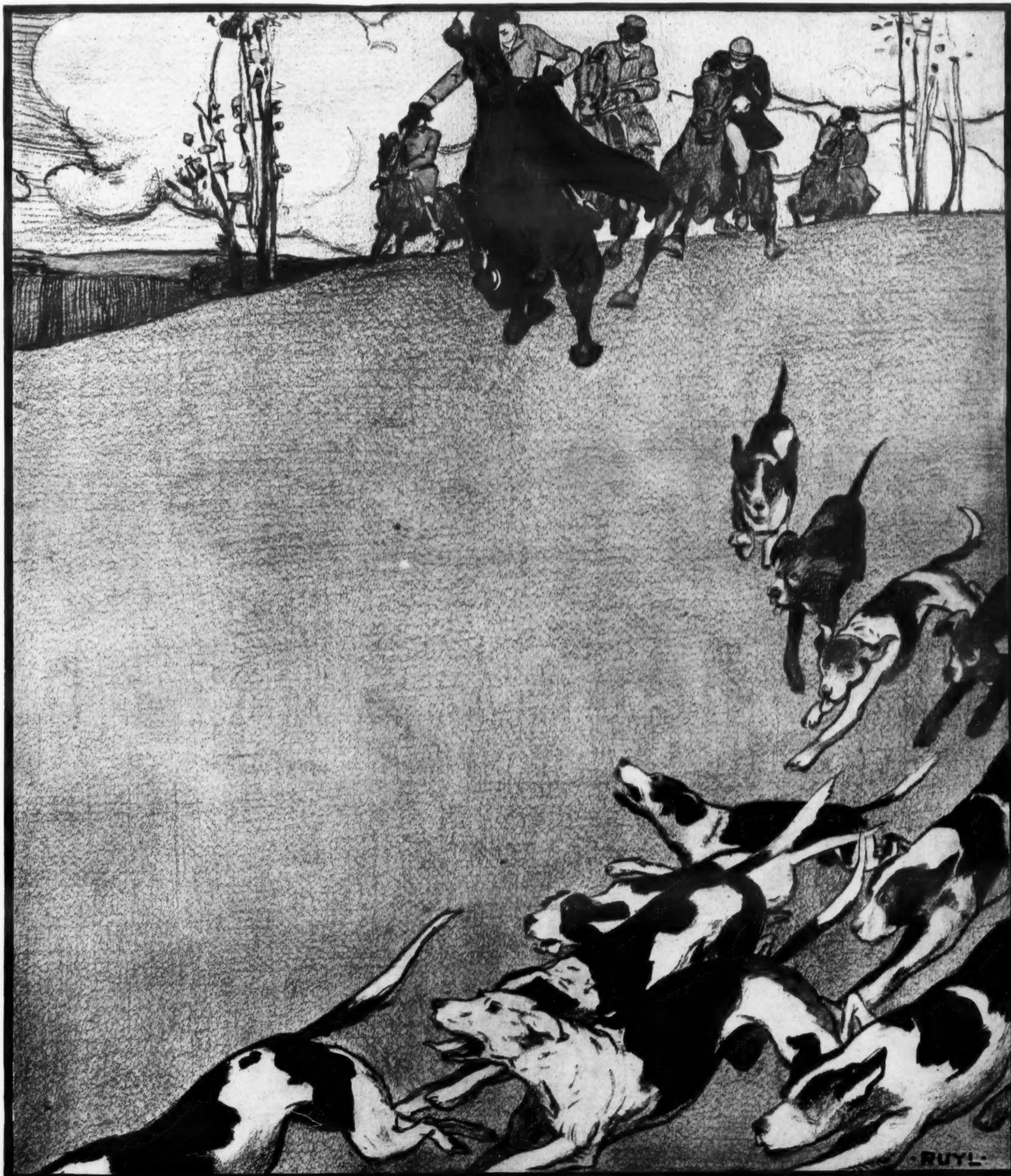


LESLIE'S WEEKLY

No. 2563

OCTOBER 20, 1904

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A Proposed Perpetual Calendar.

SINCE MANY persons derive a large profit and a much larger number a degree of æsthetic enjoyment from the present system which makes it necessary to hang up a new calendar every year, we are not entirely certain as to the merits of the bill which Camille Flammarion, the famous astronomer, proposed to have introduced in the French Chamber of Deputies, to make a perpetual calendar he has devised compulsory in France, but a sensible idea seems to be involved in this plan. Mr. Flammarion's proposal is to start the year with the vernal equinox (March 21st) and have each "trimester," or quarter, contain one month of thirty-one days and two months of thirty days each, thus making a year of 364 days, and to have afterward a fête day not counted in any month, and every four years two such fêtes or New Year's days. The months are to be called after stars. Since, under this scheme, the same dates occur on the same days of the week, one calendar would serve for any number of years, or until it wore out. There would be a saving of time and a little money in this plan, not to speak of other advantages such as doing away with the necessity of a frequent repetition of the lines:

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Vol. XCIX. No. 2563

New York, October 20, 1904

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THE OLDEST ILLUSTRATED WEEKLY IN THE UNITED STATES

Vol. XCIX.

No. 2863

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NOTICE TO THE PUBLIC.

Parties representing themselves as connected with LESLIE'S WEEKLY should always be asked to produce credentials. This will prevent imposition.

Leslie's Weekly has no connection with "Frank Leslie's Popular Monthly."

Thursday, October 20, 1904

Hot-time Politics Once More.

THE WRANGLES in the Republican party in several Western States, the antipathy of the Bryan element in the entire trans-Mississippi region to Parker, the activity of Thomas E. Watson, the Populist presidential nominee, and the reasonable certainty that the Social Democrats under Debs and the Social Laborites under Corrigan will poll a considerable vote, have injected a good deal of interest in the canvass in its closing weeks.

Wisconsin's stormy petrel of politics, Governor La Follette, the "Republican Bryan," has stirred up politics in his State to a degree that has not been approached since twelve or fourteen years ago, when the Bennett school law locally and the general drift against the Republicans nationally gave the State to the Democrats, and enabled George W. Peck, of "Bad Boy" fame, to get the governorship. This time Spangler, Babcock, and nearly all the rest of the Republican leaders are against La Follette, and Peck is again the Democratic candidate for Governor. However, both factions of the Republicans are for the national ticket, and Roosevelt will carry the State.

In Illinois there are still traces of the rivalries between the Republican leaders which defeated Governor Yates for renomination, and which made the State convention one of the longest and most exciting in Illinois's annals. Charles S. Deneen, an able and worthy man, is the Republican candidate, and though some of the Chicago Republican papers dislike him and ignore him, he will carry the State. Roosevelt, of course, is sure of a large majority there.

Iowa has still some sporadic eruptions of Governor Cummins's "Iowa idea," but not enough to harm the Republicans. The Western Federation of Miners is making savage assaults on Governor Peabody, of Colorado, who has been renominated by the Republicans, on account of the vigor and success with which he suppressed the law-breakers during the recent strikes in his State. Some of the Republicans are against him. On the other hand, he is sure to receive many votes from the order-loving element of the Democratic party. The outlook for Peabody is uncertain, but Roosevelt will probably carry the State. In Washington, under the leadership of Turner, an ex-Republican and silverite, who was mentioned in connection with the Democratic vice-presidential candidacy in 1904, the Democrats are making a strong canvass, and the Republicans are a little frightened locally at the outlook. In all probability, however, the Republicans will hold the State for Governor. Nobody doubts that Roosevelt will carry it.

The most interesting of all the local contests in the West, excepting that in Missouri, is the one in Utah, in which Kearns, the State's Republican senior Senator, has come out in revolt against Smoot, the Republican junior Senator, the ostensible reason for the insurrection being that Smoot, a Mormon apostle, is wielding church influence in the State against the Gentiles. The Smoot ticket, headed by Cutler, which is the regular Republican ticket, stands a chance to win. Both sections of the Republicans favor Roosevelt, and he will get Utah's electoral vote by a considerable majority.

In Missouri the uncertainty is as to whether the Democratic machine will support Folk, the reform Democratic candidate for Governor, and use the dishonest Nesbit election law in St. Louis in his favor. The machine hates Folk, and its head, Colonel Edward Butler, would be glad to see him defeated, but dare not openly antagonize him. Walbridge, an able, public-spirited, and personally popular man, the Republican candidate for Governor, is likely to receive some Democratic votes. If the Democratic machine allows an honest election in St. Louis, Walbridge will cut Folk's lead to very small figures, and possibly may carry the State. Roosevelt will poll many Democratic votes in Missouri from among the Populistic and old Bryanite element who distrust Parker and who like Roosevelt's Panama policy and "imperialism."

Throughout the entire West, regardless of all the local cross currents of disturbance, Roosevelt will run strong. The four Western States—Colorado, Montana, Idaho, and Nevada—which were held by Bryan in 1900 will all be won by Roosevelt in 1904, with the possible exception of Nevada.

Roorbacks in Politics.

THE RECENT political canard did even less harm to Roosevelt than the bogus "Travels of Baron Roorback" in 1844 did to Polk, at whom they were aimed. Their exposure by President Roosevelt was prompt and decisive. Michael Donnelly, too, the head of the American Meat Cutters and Butchers' Workmen, to whom the forged Roosevelt letter was alleged to be addressed, also denied ever receiving it, and denied receiving any communication from the President on the packers' strike or anything else. Nevertheless, this silly hoax has a lesson which the American people should heed. The alleged letter was taken from the New York *Evening Post* of a few months ago, in which paper it appeared in another shape as a letter which, as that journal said, President Roosevelt "might," for his own credit, write on this subject of the labor disturbances. The *Post*, of course, never supposed that anybody would accept this expression as genuine, and had no thought that anybody would forge the President's signature, attach it to this skit, and publish the letter as one received from him. Yet this very thing was done, the intention being to induce the Democratic press of the whole country to print it, with the hope of injuring the President with the organized-labor element.

The bogus Donnelly letter should put the American people on their guard against accepting any story against a candidate, suddenly sprung on the country. Many of these canards have figured in presidential canvasses. The counterfeit "Travels of Baron Roorback," which have given the term roorback to all sorts of political forgeries, were originated by some Whig to be used against Polk, an extract from these "travels" stating that their author had once met a gang of Tennessee slaves going to the Southern market with the brand "J. K. P.," Polk's initials, on their backs. The forgery, which was soon detected, did not prevent Polk from being elected. In the canvass of 1844 also appeared a canard, likewise of Whig origin, directed against Birney, the candidate of the abolition party for President, in which Birney was alleged to have said, in a letter a few years earlier to a bogus J. B. Garland, of Saginaw, Mich., that if he (Birney) were elected to some particular office which he mentioned he would give up his crusade against slavery. This forgery was incited by the hope that it would turn the anti-slavery Whigs away from Birney and keep them in Clay's party. It had no such effect. Enough of those Whigs went over to Birney in the decisive State of New York to give that State and the presidency to Polk and the Democrats.

Garfield was not defeated by the forged letter which purported to have been written by him to a mythical H. L. Morey, of the so-called Employers' Union, of Lynn, Mass., which was published in a New York Democratic paper near the close of the campaign of 1880. In that letter Garfield was made to say things in favor of Chinese cheap labor which he never thought of saying, and the letter was circulated by the millions of copies on the Pacific coast, where the anti-Chinese feeling was very much stronger even than it is now. Garfield denied the authorship of the letter, the Republican party denounced it, and California and Nevada went to the Democrats on account of it, but Garfield had a good-sized majority in the electoral college.

The moral of all this is that between now and election day tales about either of the candidates which are circulated to cast discredit on them should be scanned carefully before acceptance. There will be especially strong temptation for President Roosevelt's political enemies to forge things about him on account of the freedom and the fullness with which he has discussed every sort of an issue at one time and another. The appearance of the Donnelly forgery, which Donnelly himself denounces as vigorously as does the President, shows that the campaign of 1904 is waking up.

Danger in the Socialist Vote.

THERE ARE indications that the Socialists will make a very strong demonstration at the polls in 1904. Canvases made secretly among the voters by the managers of both the Republican and the Democratic parties in Indiana, West Virginia, Ohio, and other States show that the Socialists are active, especially in the mining regions, and that they will probably surprise their opponents of the two great parties this year by the total which they will roll up for their candidates.

In 1904 there are two Socialistic parties. The Social Democrats have nominated Eugene V. Debs, who was their candidate in 1900, and who polled 88,000 votes in that year. The Social Labor party, who also had a candidate in the field in 1900 who received 40,000 votes at that time, has a ticket this year headed by Charles H. Corrigan, of Syracuse, N. Y. Each one of these parties expects to get a larger vote than it did four years ago. The Social Democrats are making a particularly active campaign. Mr. Debs, who is well known to the country as a labor agitator and leader, is a good speaker, and is getting large audiences wherever he appears. The Social Labor candidate is less active, but he, too, is doing some talking, and his supporters claim that he will get more votes than Debs.

Some of the conditions are favorable to the Socialist propaganda. The meat-packer's strike, which lasted two months, and which resulted disastrously for the strikers, is one of the things which will make votes for the Socialist tickets. Chicago has had ninety-two strikes thus far in 1904, according to one of that city's newspapers, in which 77,000 people were involved. Nearly all of these were defeats for the strikers, but the defeats will make votes for Debs and Corrigan. New York, Boston, Philadelphia, St. Louis, and other business centers also have had labor disturbances, though not to Chicago's extent. These contests have fomented hostility to the social order. Their participants will furnish Socialist recruits in great numbers.

While neither of the Socialist parties will carry any State, each is likely to poll as many votes as Thomas E. Watson, the Populist nominee, will get. One or both may elect a member of Congress here and there. One or both may hold the balance in some important States. In New York in 1900 Debs, the Social Democrat, got 12,869 votes, and Malloney, the Social Laborite, received almost as many, or 12,622. Each Socialist candidate looks for a much bigger vote in New York in 1904 than his party polled four years ago. On a close division between the great parties these 25,000 Socialist votes in New York—assuming that Debs and Corrigan do not poll any more in this canvass than Debs and Malloney did in 1900—could turn the scale for the State, but not for the country.

Manifestly, the Socialist propaganda of 1904 should receive the serious attention of Chairman Cortelyou and the Republican campaign managers.

The Plain Truth.

WE ARE happy to know that a committee of influential citizens has been formed, in conjunction with the Massachusetts Commission for International Justice, to arouse public sentiment in America with reference to the outrageous conditions prevailing in the Congo Free State. This committee will co-operate with the Congo Reform Association of England in an effort to secure such action on the part of the civilized Powers as shall make an end of what has become a scandal and a shame to all Christendom. A memorial was presented to Congress last winter, signed by representatives of missionary and philanthropic organizations conducting their work in the Congo State, looking to the object thus stated. It was presented by Senator Morgan, who is deeply interested in the movement, and it now rests with the Committee on Foreign Relations. This memorial contends that the right of nations to interfere for the suppression of the glaring evils specified seems clear. It is not only a right, but an imperative duty.

A SURE INDICATION that the world is growing better is afforded in the change of public sentiment not only in this country, but in other lands, with reference to the lottery business. Less than half a century ago the lottery device was frequently resorted to in the United States for the purpose of raising money for educational and charitable purposes, and families of the most respectable sort thought nothing of patronizing lotteries for the chances offered in the way of prize dinner sets and other articles for household use. But an enlightened public sentiment, backed up by law, has done away with all these gambling enterprises, except as they are suffered to exist, under some transparent guise, in church fairs and government land distributions. The lottery has long been in favor in Spain and also in the Latin-American republics as a means of raising government funds for various purposes, but President Palma, of Cuba, promptly and indignantly refused to approve a scheme of the kind adopted by the Cuban Legislature a few months ago, and thereby gave new and gratifying evidence of his American training and inherent moral sense. The new Panama government, we are pleased to observe, has also refused to sanction a lottery scheme for adding to the public revenue.

IT IS GRATIFYING to be informed by the secretary of the Chicago Employers' Association that the "open-shop" idea is making rapid progress in that city, and that nearly all the shoe factories, brass manufacturers, the metal trades, and the furniture makers have surrendered their union labels. It is evident from this, and from other indications, that the end of the union-label nuisance is in sight. It involves a species of silly and petty tyranny that could not long endure in this country, any way. What this same union-label folly and its accompanying abomination, the boycott, have done for the city of Danbury, Conn., has been made public recently in a pamphlet published by the American Anti-boycott Association. As the centre of the American hat trade, Danbury was not many years ago one of the most prosperous and rapidly growing cities in the United States. But the boycott, the union label, and the "closed shop" struck the town, and the result is that to-day Danbury is in a stagnant condition, with property depreciated and its population dwindling. Building activity, we are told, has ceased and the cost of building has increased thirty-five per cent. Real estate is a drug in the market. This is a dear lesson in the abuses of unionism. Neither the boycott nor the union label is in the least degree necessary for the growth and success of labor organizations, and the sooner they discard such weapons the sooner they will gain the respect of all honorable and self-respecting men.

= PEOPLE = TALKED = ABOUT =

THE CAUSE of international arbitration and world-wide peace has had no abler advocate and more diligent and effective promoter than the Hon. Oscar Straus, ex-minister to Turkey and a member of The Hague court by appointment of President Roosevelt. Mr. Straus has expressed himself as highly gratified at the announcement that the President will call a second conference at The Hague in the near future. He calls attention to the fact that the conference in 1899 formulated a number of subjects for consideration at a second conference, among these being a settlement of the rights and duties of neutral Powers in time of war, regarding the employment of rifles and navy guns, the inviolability of private property in naval warfare, the question of bombardment of forts, towns, and villages, a consideration of an agreement as to limitation of armed forces by land and sea, and a reduction of war budgets. It is of the highest importance, also, in Mr. Straus's judgment, that an understanding should be arrived at between the nations as to invoking the initiative for putting into effect the mediatory and arbitration provisions of The Hague convention. Had such an arrangement been in existence it might have been possible to prevent the outbreak of the Russo-Japanese War, which has been a powerful stimulant to international arbitration.

AMONG THE counselors of the Czar of Russia in these critical and trying hours there is none, it is said, in whose wisdom and farsightedness the Emperor reposes more faith and confidence than Count Lamsdorff, who holds the foreign portfolio. Next, perhaps, to the great de Witte, the count stands as a representative of reform and progressive ideas, and could these two prevail over the influence of such reactionaries as de Plehve, the character of Russian policy would soon be changed much for the better. Recently Count Lamsdorff has been very unpopular in St. Petersburg, where he is regarded by many as being responsible for the loss of the three finest ironclads of the Russian fleet at the outset of the war through not having telegraphed to Port Arthur that negotiations had been broken off. Count Lamsdorff was assaulted publicly in the street by Prince Dolgorouki, who is described as a disappointed office-seeker. The prince, who is said to have become insane, struck the minister on the head with a cane.

SINCE THE time of Nicholas I. it has been a tradition in the imperial family that the heirs to the throne should bear alternately the name of Alexander and Nicholas. Since the murder of Alexander II., however, his name has been considered unlucky, and will therefore not be again bestowed upon a Czarevitch, any more than those of Paul I. and Peter III., both of whom came to violent ends. Czar Alexis, the father of Peter the Great, was one of the most powerful and successful rulers of Russia, and his name has therefore been selected for the present Czar's first-born son.

FEW PUBLIC men can boast of so devoted a helper as the one possessed by the Hon. Thomas Watson, of Georgia, who was nominated for President by the Populist party. For several years Miss Agnes Watson, the daughter of the nominee, has been her father's constant companion, spending hours with him in his library daily, not only acting on many occasions as his private secretary, but substantially aiding him in the completion of his last three well-known books.

She is devoted to the study of history and the quietude of country life as she sees it in her Georgia home. Although a woman of extremely modest manner and gentle voice, she shares with her father his very positive views in politics, and has accompanied him on his present tour, occupying always a conspicuous place on the platform during his campaign speeches, and showing in her earnest face that she agrees with him even in his most radical and impassioned utterances. She has a wonderful memory, and, hearing one of his speeches, can quote from it quite as accurately as she

can page after page of his books, on the manuscripts of which she has worked continuously since she left school several years ago. Miss Watson will spend this winter in the North with her father, continuing what she calls her "work of love"—that devolving upon her as his private secretary.

THIS INTEGRAL union of all the churches of the Protestant faith may be far distant, and perhaps inadvisable, but there can be no doubt of the desirability of greater unity of action by the different denominations.

A notable step in this direction has lately been taken in Kansas, where a federation of churches and Christian workers has been undertaken with promise of important results. The leader in this movement is the Rev. Fred Grey, pastor of the Congregational Church at Stockton, Kan. Mr. Grey, some time ago, issued an appeal to the Christians of his State urging such a combination, and already more than a score of prominent ministers of various denominations have made a favorable response. One of the chief objects of the scheme is to prevent overlapping of denominations in places where one church organization would better answer the spiritual needs of the people than would two or more. This would do away with that competition of sects which often so unduly multiplies religious societies that the latter are weak and inefficient. The new departure signifies co-operation in essentials and the ignoring, for higher ends and larger effects, of mere denominational differences of creed and ecclesiastical policy. Mr. Grey is confident that his plan is destined to obtain the widest acceptance.

YOUTH, BRAINS, pluck, and character have always and everywhere sufficed to win for their possessors rich prizes in the lottery of life, but in no land and at no time have these qualities counted so heavily in the scale as in this country of ours at the present time, and nowhere in this country so much as in the expansive and progressive West. For an apt illustration, we have the case of Mr. Arthur W. Townsley, who, at the age of nineteen, has been appointed to the responsible position of city engineer of the thriving city of Vermilion, in South Dakota, a position calling for business judgment and expert talent of a high order. Mr. Townsley is a native of Knoxville, Ia., but has lived in Vermilion since he was nine years of age. Being always of a mechanical bent, he is endeavoring to perfect himself in this line of study in the College of Arts and Sciences of the University of South Dakota, where he is now a registered junior in the electrical engineering course.

LOVERS OF good music in America have a treat in store for them in the appearance on the concert platform during the coming season of Mr. William C.



WILLIAM C. CARL,
Selected to exhibit the great organ in Festival Hall at St. Louis.

Carl, who has delighted multitudes by his performances in Festival Hall at the St. Louis exposition. Mr. Carl went to St. Louis from Paris with M. Alexandre Guilmant, his friend and instructor, who is having phenomenal success here. Mr. Carl's most important musical compositions include a Decennial Te Deum and several organ works and songs. He is one of the busy men of the profession and progressive to a degree. His masterly performance in a concert at the Festival Hall so impressed the jury of awards that he was asked to exhibit the great organ for their benefit. At the conclusion of this trial Mr. Carl received a high compliment from M. Guilmant, who was present. "He easily demonstrates his mastery of the great organ," said his instructor, "and performs with superb technique. His phrasing, balance of tone, and artistic conception justly entitle him to the applause which he received."

THOMAS ESTRADA PALMA, President of Cuba, will reside in his native land after his retirement from office, and will sell his former home at Central Valley, N. Y., where he lived for eighteen years, and where he and Mrs. Palma, through the long struggle of Cuba for independence, won from their neighbors the most profound sympathy and esteem.

HOWEVER RICHLY some of the victims may have deserved their fate, there can be no doubt that



PRESIDENT BATILLE Y ORDÓÑEZ,
Of Uruguay, who recently narrowly escaped assassination.

the assassination of public officials, for any cause whatever, is repugnant to really civilized mankind. Action of that sort is an evil which seldom results in good, even in reactionary Russia, and much less in a land where popular government prevails. So it was with satisfaction that right-minded people learned that the recent plan to assassinate President José Batlle y Ordóñez, of Uruguay, was a failure. The attempt against the president was peculiarly dastardly, it being made while he was driving with his family. The carriage was passing along one of the principal avenues of Montevideo, the capital of the little republic, when a buried torpedo was exploded at its side. The pavement and the street-railroad track were torn up by the force of the explosion, but fortunately nobody was injured. The assassin does not appear to have been arrested, but as the country has been for some time plunged in civil war, the mine was probably laid by some revolutionist. The fighting has been desperate and sanguinary, and each side has been claiming victories. Very lately, however, General Soraiva, the chief leader of the insurrection, died, and his dejected followers have made peace proposals, the acceptance of which would for a time put the revolutionists, and probably the assassins, out of business.

MISS ISADORA DUNCAN, an American girl, is making a big success in Wagner opera in Bayreuth, as a dancer in the ballet in "Tannhäuser," and it is said that Herr Siegfried Wagner, son of the great composer, will marry her.

THERE IS no more popular woman among the ladies of the diplomatic corps of Washington than



THE BARONESS MONCHEUR.
Handsome and popular wife of the Belgian minister at Washington.—Lange.

the Baroness Moncheur, the distinctly handsome and accomplished wife of the Belgian minister. As Charlotte Clayton, the daughter of the United States minister to Mexico, she was a great social favorite in the little court of Mexico, and it was there the Baron Moncheur first met her and subsequently married her. The same social conquests she made there have continued, not only in Washington, but also on the occasions of two visits to the court of Belgium, where her beauty, wit, and grace made her a worthy representative of American womanhood. The Baron and Baroness Moncheur, during the past summer, mingled with that exclusive coterie of people who each year assemble at the Hot Springs, Va., where the baroness had the opportunity of indulging in her favorite out-of-door sports. She is an excellent horsewoman, and can manipulate the ribbons of a "four-in-hand" with the grace of a professional.



COUNT LAMSDOFF,
Russian minister for foreign affairs.

better. Recently Count Lamsdorff has been very unpopular in St. Petersburg, where he is regarded by many as being responsible for the loss of the three finest ironclads of the Russian fleet at the outset of the war through not having telegraphed to Port Arthur that negotiations had been broken off. Count Lamsdorff was assaulted publicly in the street by Prince Dolgorouki, who is described as a disappointed office-seeker. The prince, who is said to have become insane, struck the minister on the head with a cane.



MISS AGNES WATSON,
Daughter and devoted assistant of the Populist nominee for President.

books. She is devoted to the study of history and the quietude of country life as she sees it in her Georgia home. Although a woman of extremely modest manner and gentle voice, she shares with her father his very positive views in politics, and has accompanied him on his present tour, occupying always a conspicuous place on the platform during his campaign speeches, and showing in her earnest face that she agrees with him even in his most radical and impassioned utterances. She has a wonderful memory, and, hearing one of his speeches, can quote from it quite as accurately as she

Frank W. Higgins—The Republican Candidate for Governor

Who He Is—What He Has Done

By John A. Sleicher

OFFICIALS WHO serve the public best may be broadly separated into two classes: First, those who are for affirmative action, who suggest legislation and who seek to broaden and extend the operation of existing statutes. Second, those who are mainly in the negative, who are largely interested in the codification of existing statutes, in repealing unnecessary laws, defeating unworthy legislation, and safeguarding that which the State already has. Naturally, those in the first class are more largely in the public eye than those of the second class, because the former create legislation, and thus attract publicity, while the latter do their work, for the most part, in the secrecy of the committee rooms of our Legislature. The operations of "the blue pencil" are noiseless.

Some of the most noted public men whose names are frequently heard in connection with legislation are not nearly as deserving as the silent watchmen of the Treasury, who labor to defeat bad legislation, to prevent unjust, illegal, and extravagant appropriations, rather than to create statutes and to link their names with new institutions reared by the beneficence of the State, and always at the expense of the taxpayers.

It has been said of Frank W. Higgins, the Republican candidate for the governorship of New York, that he has not made himself conspicuous in public life. Yet he has served nine years in the Senate on the most trying and responsible committees, and two years as Lieutenant-Governor, and he has the unique distinction of being almost the only public official of note in our State who has never sought a nomination, and who has always received his honors by the unanimous vote of every delegate in each convention.

Four times Mr. Higgins was thus named for the senatorship, once for the lieutenant-governorship, and recently, and again unanimously, for the governorship.

Who is Frank W. Higgins, and what has he done? Every citizen of the State is interested in these two questions. Mr. Higgins is descended from New England stock and from one of the pioneer families of western New York. He is a grandson of the late Dr. Timothy Higgins, who, with two brothers, settled in Allegany County nearly a hundred years ago, and were conspicuous in the development of that entire section. His father, the late Orrin T. Higgins, was one of the most prosperous business men in Allegany County, and was the owner of a large number of successful country stores. The father was a man of decision of character and independence, and his only son, the present Republican candidate for the governorship, has inherited the qualities of the father. Born at Rushford, N. Y., August 18th, 1856, Mr. Higgins received his education at the local academy and the Riverview Military Academy at Poughkeepsie. He was eager to go into business and to emulate the success of his father, and at the early age of seventeen left the military academy and went to Binghamton for a short course at a commercial college.

His father offered him a place, but the son, with an independence that has always characterized his actions, made up his mind to start out for himself. A schoolmate at Binghamton was related to a prominent official of the Binghamton Refining Company, and the two young men secured the Western agency for a new petroleum lubricating oil, which was then attracting attention. They succeeded very well in their venture, but Mr. Higgins wanted a wider scope of action, and after a short time pushed on to Denver, where he became connected with a manufacturing establishment. He succeeded so well in serving his employers that before he retired at the close of two years he had an interest in the concern.

Largely because of a desire to be nearer his kin in New York, and especially to a venerable grandmother, to whom he was devotedly attached, he went to friends in Michigan, and became interested with them in a mercantile business at Stanton. This was in 1875, and Mr. Higgins was only nineteen years of age. He became the proprietor of two prosperous general stores, and his business grew rapidly. His father, hearing of his success, asked him to return to New York, and offered to establish him in business, but the young man, realizing that he was making his own way, successfully and independently, without financial help from any one, hesitated. The fact that he had married influenced him to some extent in deciding that perhaps it might be better to return to the East, and he offered his stores for sale. Customers were ready to buy at the inventory value, but young Higgins shrewdly insisted that the good-will was worth something, and the negotiations halted. One evening in February, 1879, most unexpectedly, his father appeared in one of his son's stores at Stanton, and, after their greetings, this conversation ensued:

"Frank, you wrote me that you had just taken an inventory."

"Yes, father, I have."

"How does the business look?"



LIEUTENANT-GOVERNOR FRANK W. HIGGINS IN HIS APARTMENTS AT THE ALBEMARLE HOTEL, NEW YORK.—Photographed for *Leslie's Weekly* by T. C. Muller.

men in western New York. It occurred to him that it would be wise to invite his store-managers and, ultimately, his clerks to accept salaries and also a portion of the profits in payment for their services. Much has been written about profit-sharing enterprises, but so modestly has Mr. Higgins carried out his plans that little has ever been made public about them, though he was one of the first to take up practically the profit-sharing idea.

"How did you happen to go into politics?" I inquired.

"Because of my general interest in public affairs," said the Lieutenant-Governor, and he added: "As a boy I was always interested in politics. My father was for Greeley. I was sixteen years old at the time, but I was for Grant, and I have been a Republican ever since." At the age of thirty-eight Senator Higgins received his first political office. A bitter feud had broken out among the Republicans in his senatorial district, and to settle it satisfactorily to all both sides tendered him a unanimous nomination. With great reluctance he accepted, and he was so popular with the people that he had a plurality of more than eight thousand votes over an opponent who had the united support of Democrats, Populists, and Socialists.

Senator Higgins was renominated for three successive terms, and re-elected by increased pluralities each time. When he entered the Senate in 1894 his rare business qualities were at once recognized by his appointment as chairman of the Committee on Taxation and Retrenchment, and a member of the Committees on Finance and Insurance, as well as of several minor committees. In 1896 he was made chairman of the Committee on Finance, and continued to hold

this place until his election as Lieutenant-Governor, retaining it for a longer period than it had ever been held before. He carried his clean-cut business instincts with him into the Legislature, and some of his associates still recall the little blank book which he always carried in his inside pocket, and in which, on his entrance to the Senate, he began to make memoranda of savings effected by preventing unnecessary, and reducing extravagant, appropriations.

The chairman of the Finance Committee of the Senate has perhaps greater responsibilities in this direction than any other member of that body, and while Frank W. Higgins was not notably a member of the first class of legislators to which I have alluded in my introduction, he is certainly at the head of those who constitute the second, and perhaps the more efficient class, namely, the unyielding opponents of appropriations, great or small, that seem to be either extravagant, unnecessary, or illegal. His long-continued training as a business man and banker has given him the keenest insight into the management of public departments. No political influence ever shook his determination to oppose what he believed to be a wrongful or unnecessary appropriation. Many of his associates on the Finance Committee recall the indignation with which their chairman expressed himself on more than one occasion when questionable appropriations were pressing for favor. In one notable instance—and there are many others—the disclosure that a combination had been formed by a speculative ring to buy a certain property intended for public purposes and to sell it to the State at a generous profit, set Chairman Higgins irrevocably against the bill, although the opposition itself was meritorious. Out of this opposition on his part a local feeling against the Lieutenant-Governor was created, but, satisfied with the rectitude of his purpose, he did not seek either to explain his action or to conciliate his opponents.

The carefulness with which Senator Higgins attended to his public duties at Albany and the close scrutiny with which he examined legislative appropriations and State expenditures were evidenced notably by two bills introduced by him, both of which have become laws. It had been the custom of managers of State departments of some public institutions to make contracts in excess of legislative appropriations and then to ask for deficiency appropriation bills to cover the necessary additional amounts. Senator Higgins regarded this as a public abuse, for it had given rise to hints of public scandals. He introduced a bill making it a misdemeanor for any State officer to let a contract for an amount in excess of the legislative appropriation therefor. The practical value of this measure must be obvious. Many of the State departments and institutions are in receipt of fees and other payments, and these were formerly utilized to swell their balances and cover up extravagances. Senator Higgins regarded this as very loose and unbusiness-like, and accordingly he introduced a bill requiring that all receipts, from whatever source, of State departments, institutions, or commissions must be paid into the State treasury and not paid out again except by legislative action. Under this law the State has been enabled, for the first time in its history, to know precisely the cost of each of its departments and institutions. Thus

"It looks very well and is quite satisfactory."

"Why don't you sell out and come to New York? I can use you in my business."

"I can sell at my inventory value, but I ought to have something besides for the good-will of the stores, I think, and I am waiting to get it."

The father inquired if he could look over the inventory. The son said, "Certainly," and the senior Higgins went behind the desk and carefully examined the inventory sheets. He then inquired how much the young proprietor would take for his two stores, and a price was given. The father asked what terms of payment would be required, and the son said, "I would like about five thousand dollars cash and the rest in four, eight, and twelve months' notes." The elder Higgins sat down at the desk and wrote. Then he went over to the son and, handing him a check for \$5,000 and the notes necessary to make up the remainder of the purchase price, said, "I will buy the stores."

"But," said the son, "father, what are you going to do with them?"

"I am going to find a customer and sell the business and I am going to invite you to come East with me. I will take care of you in my business and in a satisfactory manner."

On the first of March, 1879, Frank W. Higgins appeared with his young wife at Olean, N. Y. His father's firm was known as Higgins, Blodgett & Co. The son was immediately taken into the concern on the basis of giving it his best work and receiving one-third of the profits. In the course of half a dozen years the members of the firm dropped out and left the entire business to young Mr. Higgins. The kind of man he is in his self-reliance, poise, and conservative qualities is best disclosed by the fact that at the age of twenty-one, four years after he left the academy, he had accumulated by his own efforts something like eleven thousand dollars.

When the father retired from the management of his extensive chain of stores he engaged largely in the timber business in the West, in which he had had growing interests, and in these, as well as in iron mines in Minnesota and banking institutions near his home, Frank W. Higgins has now the principal share of his invested wealth. An indication of the fair-mindedness of Mr. Higgins as a young man, as well as of his business sagacity, is found in a peculiar agreement he made with his father's partner, Mr. Blodgett, on the latter's retirement from the firm. The young man realized the value of the old firm name. He didn't want it for nothing, and so he suggested to Mr. Blodgett that if the latter would permit the continuance of his name in the firm, young Higgins would pay to Blodgett a dollar a day as a sort of royalty as long as the name were used. The mere suggestion, perhaps more than the emolument, was deeply gratifying to the old gentleman.

The thoughtfulness of Mr. Higgins, as well as his business sense, was revealed by his adoption, many years ago, of the profit-sharing plan in his stores. He had gradually shifted the burden of their management upon subordinates and devoted his attention to his vastly more important lumber, mining, and banking enterprises, which have made him one of the wealthiest

Drawn for *Leslie's Weekly* by Edward V. Brewer.

HIS BIRD—A ROMANCE OF THE HUNT

WHEN autumn crowned the golden year
With all her luscious fruits,
I took my game-bag and my gun,
And donned my hunting-boots.
I sought the places where the calls
Of snipe and quail are heard,
And there among the woods and streams
I saw a lovely bird.

THE timid woodcock rose in vain,
The squirrel was forgot;
No more with patient art I tried
The wily duck to pot.
I stalked the sedges in a dream,
My brain was only stirred
With plots and plans of how to snare
That one bewitching bird.

I MET her on a frosty morn,
And, dazzled by her charms,
I aimed with courage at her heart,
She fluttered in my arms.
From waving grasses, dry and tall,
The grouse unheeded whirred;
My gun lay idle at my feet
While I caressed my bird.

SHE nestled to my shooting-coat
As we returned to town—
She is no goose, so it may be
'Twas she who brought me down;
But, counting up my feathered spoils
And all my trophies furred,
I'm proudest of the skill that won
My dainty Anna Bird. MINNA IRVING.

an end was put, forever, to one method by which official extravagance had been skillfully concealed.

The effort to abolish the direct State tax had the most earnest and practical support of Senator Higgins and he aided most effectively in making it a success. Amid all the vexations and cares which have always made the chairmanship of the Senate Finance Committee a very difficult place to fill, Senator Higgins, by his courtesy, his straightforwardness, and his singleness of purpose, has satisfied nearly every one with whom he has been brought into official contact. Even those who were disappointed have felt that he was guided by the purest motives and the most unselfish devotion to the interests of the State. His hand has always been set firmly against unnecessary and promiscuous legislation. He has introduced, as compared with other members, few bills. He believes that the statute-books are incumbered with many unnecessary laws and that the tendency to indiscriminate legislation should be checked.

With a round head, set on square shoulders, dark hair turning to gray, clear, bright brown eyes that look straight at you, Senator Higgins impresses the visitor as a clear-headed, resolute man of courage and good purpose. He has a pleasant voice, is firm but not aggressive in speech, and is a quiet and patient listener. He is a man whom one feels safe in doing business with, and impresses a stranger by his sincerity and modesty as well as by his firmness and decision. Among his friends and neighbors he is notably popular. The best evidence of this is the unanimity with which they give him their support at every election. He is deeply interested in philanthropic work and has been for years a trustee of the Chautauqua Assembly, of the Western New York Home for Friendless and Dependent Children, and of other benevolent enterprises. He is a vestryman of St. Stephen's Episcopal Church, at Olean, and a generous and unostentatious contributor to deserving charities.

One of his warmest friends is President Roosevelt, who, while Governor of the State, found a most conscientious and helpful adviser in Senator Higgins. The President was one of the first to congratulate the Lieutenant-Governor on his nomination for the governorship, and in his message from Washington paid him this high compliment: "I have never had the good fortune to be thrown with any public servant of higher integrity or of greater administrative ability." The intimate friends and associates of the Republican candidate for the governorship know that he is a man of few words and that he always means what he says, and they therefore place the greatest stress on his vigorous pledge to the people in his speech accepting the nomination, when he said:

The nomination at Saratoga came to me without solicitation and without pledge to any man or organization as to my future actions, if elected Governor. I can therefore safely promise the people of the State that, if elected, I will be Governor of the whole people, and will devote my time and best efforts to the discharge of the duties of the office. I believe it to be the duty of the executive of a State to

hold to strict accountability every official of the State government, and I shall not be deterred by political or other considerations from a full and conscientious discharge of such duty. It will be my aim to administer the affairs of the commonwealth in such a manner as shall secure the cleanest and best results, hewing always to the line, that the interests of all the people whose servant I would be are at all times conserved. Suggestions will be welcome, dictation repelled, and in the end my individual judgment alone must determine my official actions.

Mr. Higgins is a good campaigner, an efficient organizer, a plain, practical talker of the business-man's school, like the late Senator Hanna, and his canvass will grow in strength and he will grow in popularity day by day.

Ancient Tayles.

YE SAGE OF MAN-HATAN.



ONCE upon a tyme, in ye forest of Man-Hatan (which lieth over against ye land of Hoboken), there lived a bald-headed old Monkey Sage who made a specialty of Human Nature.

It was hys stunt to set forth ye actions of ye Monkey people shrewdly, so that ye rabble, reading, would slap their legges & laugh, saying,

"By Hector & Dad-burn ! but he is wise—for people act even so ! Now, there's thatte man Smith—"

But no man ever took these sayings to himself. Always itte was ye Other Fellow.

& it came to pass that ye Sage took up ye paper & read in ye Societie Column ye names of four daughters who were about to be married. Forthwith he putte hys skull cap upon hys dome & fared forth to interview ye fayre creatures.

"Oh, daughter!" he said to ye first, "wherefore dost thou marry?"

"To get some one upon whom I may lean!" replied ye coy Monk Maiden.

Ye second blushed & hung her hedde. "I want some one whom I may love forever & ever!" she sedde.

"I want to reform my Charles!" sedde ye third.

"& I," sedde ye fourth, "am marrying that I may have some one who will master me & sway my will with hys ! It is ye inherent wish of every woman to be swayed!"

Ye Sage went home & waited. A yare later he went back.

Ye first Monkey Maiden hadde married a Societie Monk with barely braynes enough to enable him to find hys way to ye dinner table.

Ye second hadde a suit pending in ye divorce court.

Ye third was regularly carrying her husband uppe

stayres & puttinge him to bedde at two o'clock a. m. Ye fourth sweet thynge was trying to run her husband's business, & blaming him when ye crash came.

Then ye Bald-headed Sage went back & climbed uppe in hys bamboo tree & wrote down thys bunch of

WISDOM TABLETS:

First Bunch : If Lovelie Woman were to bet on a horse race she would never pyck a Winner.

Second Wizzle : Bravery is a noble trait ; but wise bachelor is he who elects to grow bald-headed under ye kindle hand of Time.

Third Wallop : Woman's mind is past finding out—& Matrimonie but complicates ye Puzzle.

LOWELL OTUS REESE.

The Fairyland of the St. Louis Fair.

WHILE THE world's fair by day is a charming picture, the night view is far more impressive and interesting ; for then one has an opportunity to realize the beauty and power of electricity and the wonderful strides made by man in its handling. The illumination at St. Louis is different from anything ever before attempted, and the splendor of the picture is heightened by the reflection of many lights which are hidden under bridges and behind great pillars. Then, too, colored globes are employed, and sometimes the Festival Hall and Colonnade of States are a brilliant red, which quickly changes to a mellow green.

More than 120,000 incandescent lamps are used ; 17,000 decorate the Varied Industries building and 20,000 light up the cascades, which are the largest ever built. The illumination is gradual ; first there is the dull, rosy glow, which becomes brighter and brighter until electricity in its full strength spreads over the magnificent buildings and surrounding grounds. Under the cascades the pale-green lights appear, giving the effect of a waterfall of silver. Every post becomes a pillar of fire. A rim of dark red encircles the big fountains on which are perched the heroic gilded figures designed to honor the two great oceans whose waves dash up against our shores. The man behind the gigantic searchlight on the Electricity building singles out some notable piece of statuary, and the little birds who are asleep in the trees near by, startled by the flood of light, wake up and begin to twitter their songs of the morning.

Electric launches filled with happy sight-seers dart in and out among the bridges and up the grand basin. Now and then an automobile will whirl along by the lagoon, stop for a moment, and then be lost in the darkness beyond. Somewhere down on the plaza a band is playing "The Star-spangled Banner," while from the sunken garden, floating on the night air, come the sweet strains of the everlasting "Dixie." Electricity is king, and our childish dreams of fairy-land are realized.



EDINBURGH,
September 15th, 1904.

KING EDWARD arrived at his Highland home, Balmoral Castle, a few days ago, and to-day his Majesty lays aside all his other attributes of monarchship and becomes only the King of Scotland. For to-day

occurs the great event of the year in the Highlands—the Braemar gathering—where all sorts of Highland games and dances and sports take place in the open air, all watched by the King and the Prince and Princess of Wales, and other members of the royal family. Here gather all the great clans of Scotland, and the King himself wears Highland costume—kilts, bonnet, and all, even to bare legs—for he is the royal chief of the greatest of the clans. This Braemar Highland gathering is to the Scottish social season what the horse show is to the social season in New York. It sort of opens the ball. The Scotch season is, indeed, now in full swing; house parties are being held everywhere, and Americans are much in evidence.

For example, the Bradley-Martins have a magnificent place up here—a hired "shooting," as it is called, at Balmacaan—and the marriage of young Bradley-Martin, which is to take place in the Highlands on November 2d, is the great topic now talked about by all the visiting and castle-renting Americans. This young and rich New Yorker is to marry Miss Phipps—daughter, I believe, of the Pittsburgh-steel-trust Phipps. The wedding is to be held at Beaufort Castle, which the Phipses rent from a Lord Lovat. It is to be a grand and brilliant Highland ceremony, where nearly everybody, Americans included, will wear Highland costume.

In my hurried trip through the Highlands, more than one old Scottish sportsman said to me, really as if by way of complaint: "Nearly all our best shootings are now in the hands of strangers."

"Whom do you mean by strangers?" I asked.

"Americans, of course," was the reply.

"And who are the Americans?" I inquired. "Why, there's Mr. James Henry Smith, and Mr. Robert Ogden, and the Bradley-Martins."

The name of J. Sergeant Cram, former dock commissioner of New York, might have been added to the list of those who hold "shootings"—but I am not sure that Mr. Cram is here this year. For many years, however, he has not missed his shooting in Scotland.

A charming American whom I did see up here the other day—at St. Andrew's, the famous golfing centre—was the Duchess of Manchester, formerly Miss Zimmerman, of Cincinnati. With the duke she had been the guest of Mr. James Henry Smith, of New York, at the latter's shooting place at Dunachton. She wore a stunning shooting-suit, which had cuffs, revers, and pocket of the coat made in leather to match the leather hem of the short skirt which hid her "knickers." At the Highland festivities she was most enthusiastic in her praise of Scottish dancing, and announced that she had determined to learn to perform the dances herself.

One well-known American who has been capturing the people of a land in which outdoor sports and unconventionality prevail, is Colonel William F. Cody (Buffalo Bill). He made his biggest hit in Edinburgh, where his Wild-West Show drew the clans thither from the land of Scott and Burns, from the country of Barrie's Thrums, from the region of Crockett's Stickitt Minister, and so on, everybody "Comin' thro' the Rye" to see the "Chief of the Clan Cody." The colonel said he had heard many interesting things about the great houses hired by Americans from Scotch landlords. For instance, he heard of one castle-rented this season by an American—where, on the topmost turret, a powerful searchlight had been placed. And, much to the indignation of the lairds round about, the searchlight was turned on at night—as if the old Scottish beacons were not enough, without desecrating the countryside with modern inventions. The colonel said that when the light was turned on over the deer forest it attracted the deer, whose eyes could be seen shining out of the darkness, and hence that the deer could have been shot from the very castle windows, if one wished.

The colonel told, also, of great "clan" houses possessing spooks and mysterious midnight visitants that try the nerves of the guests. Some of these traditions regarding ghosts in their houses are very annoying to some landlords, because they cannot induce certain of their superstitious friends to dwell as guests within their doors. Other lairds, who are too poor to keep up their houses themselves, find the ghost embarrassing, because they are unable to rent their places at the prevailing high figures. And it must be stated that the costliest sport in Great Britain in the months of September, October, and November is shooting in Scotland. Five thousand dollars gets the cheapest of "shootings." For the guest at one of these houses, too, the thing is frightfully expensive. All the keep-

ers and underlings, and all the attendants at deer-stalking called "gillies," expect purse-breaking tips.

Commercialism has got its grip even on this land of sport. For this season nearly all the game shot is contracted for by big dealers in London or Edinburgh. Some of the poorer lairds are elated with the idea of going thus into the meat business, for they are making a lot of pocket money by selling every pound of flesh. It is said that certain Scotchmen who are entertaining house parties will not give even their guests a bit of game at table, so scrupulous is the Scottish conscience in the matter of keeping the contract with the butcher who buys the game. No people on earth, indeed, are so squeamish in money affairs as the Scotch. It is said that the reason the average Scot never opens his mouth far enough to enunciate his words distinctly is because he is afraid of wasting some of his breath.

A Scotch-American, who has cut a wider swath in Scotland than Colonel Cody, is Mr. Andrew Carnegie. At Skibo Castle he has recently been entertaining Mr. John Morley, who, I believe, is going to America with Mr. Carnegie. At Dunfermline, where Mr. Carnegie used to romp as a hatless and shoeless lad, I got off the train to have a look round. The place is not many miles from Edinburgh, yet I was told that in outward aspect it had not much changed since the days when "Andy" played with the children of the poor. At least half a dozen different cottages were pointed out to me as being the birthplace of the boy who was destined to become a steel king. "Ay! he was bonny lad, was he," said one of the old cottagers. "He was that slight, and that light-haired, and that rosy-cheeked, was he, now more than fifty years agone. Ay! and he was one in whom religion was deep-sown. And he was all eagerness and all hope. I am told that his favorite playing-ground was by yonder waterfall and yonder rocks. But, above all, 'tis said he was curious about his father's looms.

"You must know that Andy's father was a master weaver," continued the old coter, "and he had four looms. Apprentices worked three of the looms, and the fourth was worked by Andy's father himself. And ay! old Mr. Carnegie was a bit of a somebody in this village, so I hear. But ay! he couldn't hold his looms, he couldn't. 'Twas the steam factories that brought ruin to his business. You see, he depended for work upon the big merchants who took orders and then supplied material to the master weavers to make cloth and linen. But all of a sudden they began to build steam factories, and the merchants began supplying less and less material to the master weavers for hand looms. And so that made hard times in Dunfermline. One evening old Mr. Carnegie came home empty-handed. No more work could he get; no more was to be had. And so Andy's father was very sad, and his mother was very sorrowful—and that, I am told, made a deep impression upon Andy, so it did. 'Twas in the dead of that sorry night that the Carnegies decided to take their savings from under the hearthstone and go to America. And God be praised that Andy went to that same America—for how else could he have given us five hundred thousand pounds (\$2,500,000) as a village endowment? Andy's name is blessed in this village and in all Scotland besides. For hasn't he given our universities some three million pounds (\$15,000,000)?"

Others in Dunfermline told me that they saw Mr. Carnegie when he first returned to the village a rich man. They said he went from house to house, and from street to street, and from one familiar place to another, like a man dazed, and with tears streaming down his face. Somewhere Mr. Carnegie himself has said: "One of the great satisfactions in traveling is in learning that God made all people happy in their own homes. We find no people in any part of the world desirous of changing their lot with any other. My own experience in re-visiting Dunfermline has impressed this truth very strongly upon me."

Throughout the three autumn months Scotland will continue to be one vast playground. Everybody will live outdoors, shooting, fishing, hunting, and indulging in the great game of Scotland—golf. One of the most serious devotees of this national game is the Prime Minister of Great Britain, Mr. Balfour. He is to-day at the royal games at the Braemar gathering, his place being on the royal pavilion with the King. Ever since the closing of Parliament he has been up here with clubs almost constantly in his hand. On many public occasions he has expressed his views of the game. For example, in opening a new golf course near Edinburgh, he said: "I would like to put it to any of you whether you would prefer to be a member of Parliament or a scratch player at golf. My own inclination is for golf." On another occasion he said: "As a Scotsman, my heart swells with pride when I reflect that it is from Scotland that the infection of golf has spread not only throughout this country and the United States, but to every part of the world where English is spoken."

At St. Andrew's, now one of the show places of Scotland, I saw Mr. Balfour playing golf, on a rainy day, bareheaded. And I was told that always, regardless of weather, he plays thus from morning to night without a cap. Golf was first played as a game at this very place in Scotland—but no one knows just when. Some say it was as long ago as the fourth century. As you approach St. Andrew's in the railway, you see links everywhere, and all over the links are men and women in red coats. In the town itself it is said that even infants in arms have little clubs in their hands. They suck the handles, so it is said, and thus aid the process of teething. Every small boy has a club, to which he "addresses" himself wherever he may be, whether in the garden or in the parlor. The seal of the town is two golf clubs crossed in the form of a St. Andrew's cross.

Besides golf and football—for which latter game every village has its teams of bachelors and benedicts who play against each other—and curling, which comes as soon as the lakes freeze over, the Scots are fond of holding shooting-matches. Over at Dumfries the whole town, seemingly, was engaged in a shooting-match. It was a local holiday, and every man who could hold a gun was competing for the "siller (silver) gun." This is a prize in the shape of a model of a rifle in silver, and is won by the best shot. Whenever this shooting festival is held several persons get hurt. The day I was there was no exception in this respect. At least four men were mistaken by their drinking clansmen as targets. The whole town, indeed, was a scene of mild riot and more or less of outrage. An important part of the festival is called "the drinking." This is supposed to take place after the shooting at the end of the day. Instead, "the drinking," the other day, was spread over the whole day; hence the need for stretchers and improvised ambulances. To show that people are not prevented from shooting when in a state of intoxication, a case is recorded of a man having fired when so overcome with liquor that the gun was held for him by his friends, and yet he hit the mark and was declared victor, though he was not aware of his luck until the next morning.

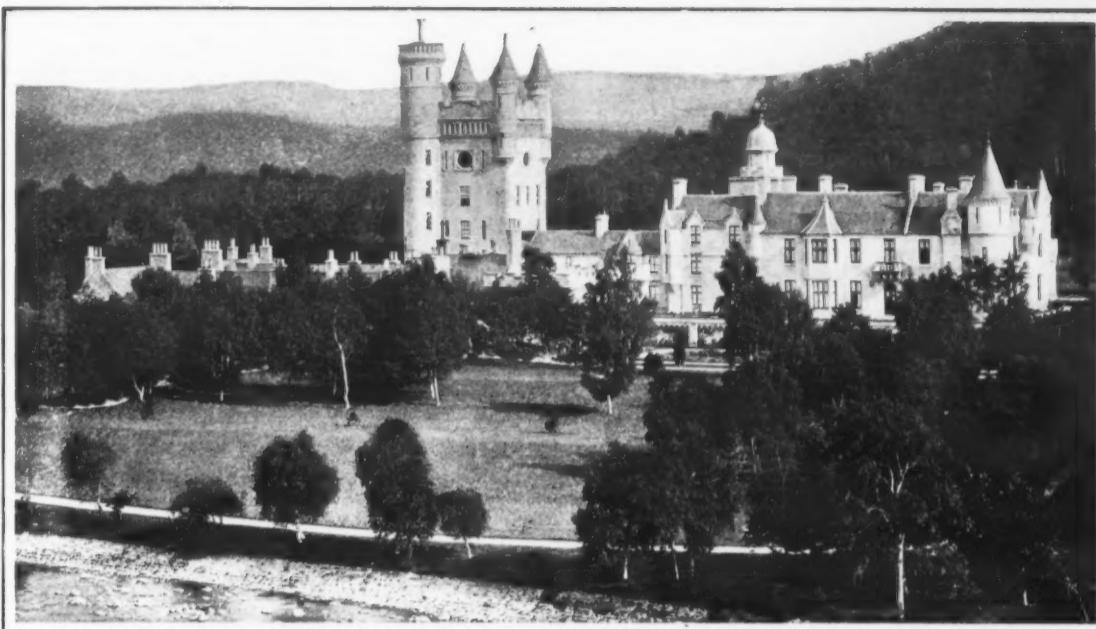
All Scotland is preparing even now for All Halloween. People are being invited for house parties where, on the first of November, all the customs of Halloween known in the United States, and many that are not known there, will be observed here. For this is the place where the custom of celebrating Halloween originated, and where the evening was given its name. Superstitious Scotchmen still believe that to be the night on which the invisible world has peculiar power. His satanic majesty and witches generally are supposed to have great latitude on this anniversary.

"You practice our Halloween customs in the States, but only in a half sort of way," said a Scotsman who had been in America. "For example," he added, "the apple trick should be performed before a mirror. As the clock strikes twelve go alone into a room where there is a mirror. Cut the apple into small pieces, throw one of them over your left shoulder, and, advancing to the mirror without looking back, proceed to eat the remainder of the apple, combing your hair at the same time. While thus engaged the face of the person you will marry will be seen in the glass. Then there's the burning of the nuts. Put two nuts in the fire, side by side, close together. Give one of them your own name and the other the name of the one you want to marry. If the nuts burn side by side without separating, all will be well in your love affair; but if one nut burns away from the other, then you are to have bad luck."

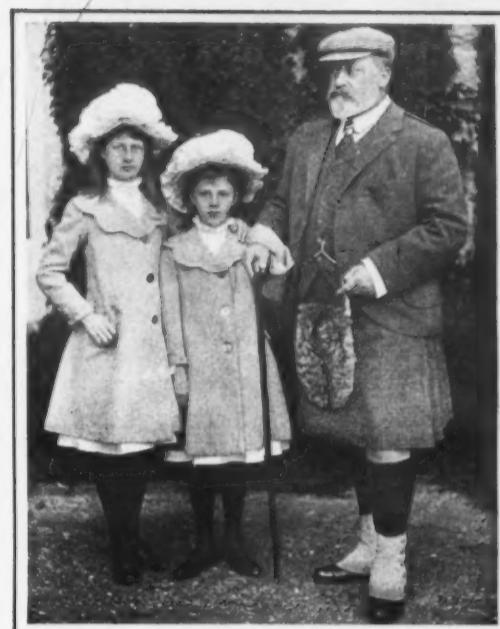
"Then we have what we call measuring the haystack. We walk three times round the stack with outstretched arms, and the third time round you will clasp in your arms the girl you love. Then we have the three-plates trick. Place three plates in a row on a table. In one plate put water, in the second some vinegar, and in the third put nothing at all. Lead a girl blindfolded to these plates. If she touches the one with water she will marry a bachelor; if the vinegar, a widower; if the empty plate, she will remain an old maid."

My friend continued through a list of customs too long to mention individually. One eerie custom he told of, as practiced in the Highlands on Halloween, described how an individual goes to a public road which branches in three different directions. At this junction he seats himself on a three-legged stool, on the eve of twelve o'clock. As the clock strikes, he hears proclaimed aloud the names of several persons who will die in the parish before next Halloween. If the person carries with him articles of wearing apparel, and throws a garment away on hearing each person's name, it will rescue the one named from his impending peril. I am told that any one of the 8,000 members of the Order of Scottish Clans in America, from Royal Chief Steen, of Braidwood, Ill., down to the lowliest clansman, could add details of a score of Halloween customs which are practiced in Scotland and which any number of unmarried American girls who read this would be glad to be informed about.

Continued on page 376.



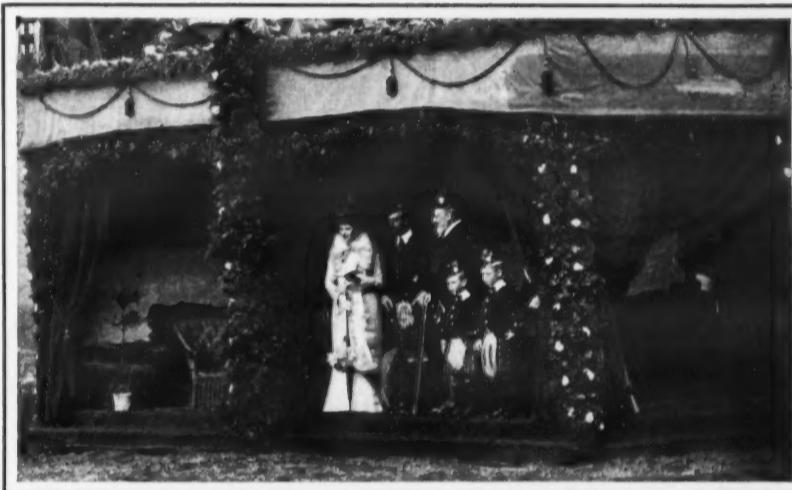
BALMORAL CASTLE, KING EDWARD'S HIGHLAND RESIDENCE, WHERE HE IS NOW SPENDING THE AUTUMN SEASON, WHILE ATTENDING THE BRAEMAR GATHERING.



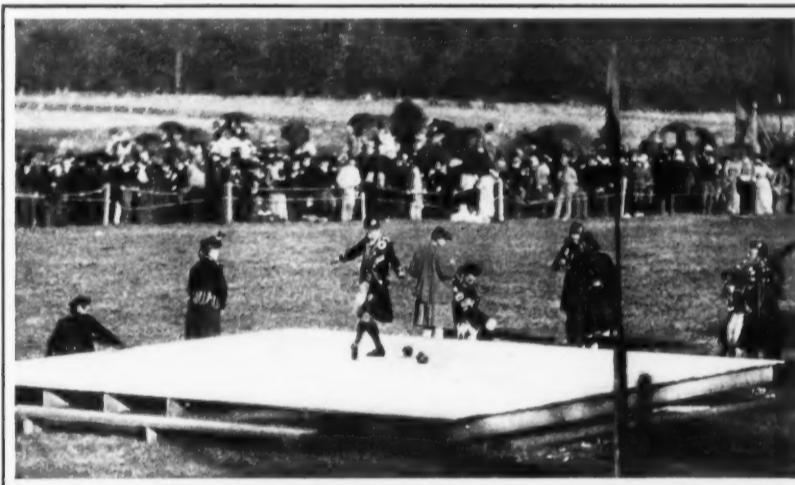
THE KING AND HIS GRANDDAUGHTERS, THE LADIES DUFF, DAUGHTERS OF THE DUKE AND DUCHESS OF FIFE.



THE ROYAL PIPERS OF THE GORDON HIGHLANDERS, IN THEIR SMARTEST UNIFORMS, SALUTING THE KING.



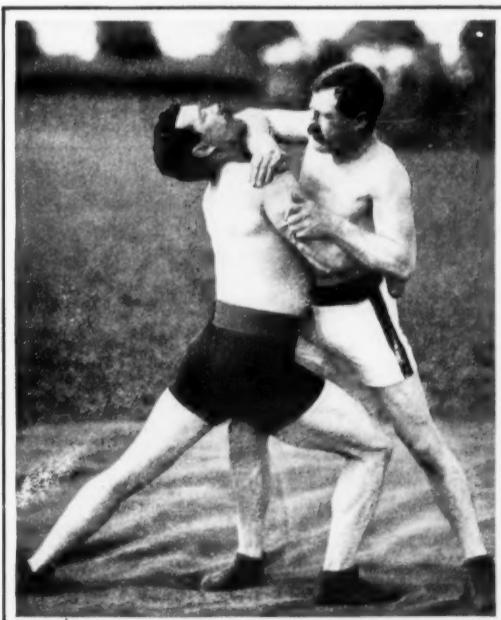
KING EDWARD, THE PRINCE OF WALES, AND TWO SONS OF THE PRINCE, ALL IN HIGHLAND COSTUME, IN THE ROYAL PAVILION AT THE BRAEMAR GATHERING.



THE DANCING GAMES AT BRAEMAR ON A PLATFORM IN FRONT OF THE KING'S ROYAL PAVILION.



AT ST. ANDREW'S, THE MOST FAMOUS GOLF-LINKS IN THE WORLD—TOM MORRIS, SCOTLAND'S CHAMPION, AT THE TEE.



NOTED HIGHLAND WRESTLERS WRESTLING BEFORE THE KING—THE "BODY-HOLD AND NECK-STOP."



HIGHLAND FISHERMEN DIVIDING THE CATCH AFTER A SUCCESSFUL FISHING TRIP.

EXHILARATING OUTDOOR LIFE OF SCOTLAND.

BRITISH ROYALTY AND RICH AMERICANS MINGLE AT THE FAMOUS BRAEMAR HIGHLAND GATHERING IN HEALTHFUL RECREATION.—See opposite page.



An American Woman Tells How Japan Meets the Terrible Losses of the War

By Eleanor Franklin, our special correspondent in Japan

KIOTO, JAPAN, September 12th, 1904.

AFTER LIVING in Japan just long enough to be morally certain that with all I have read and heard and observed I positively know nothing about these remarkable little pagan people who are at this date waging so successful a war against one of the foremost Christian nations of the world, may I be pardoned for giving expression to a few ideas which seem to me to be correctly-focused impressions upon my mental sensitive plate? "I have seen, I have heard, I have read in a book," says every foreign resident in this strange land, but I have yet to meet the person who says "I know."

Away back in the ages before time was, *Dai Nippon* came into existence through the incomprehensible beneficence of the ancestors of the Emperor. This is a settled belief in the heart of hearts of the great mass of Japanese to-day, in this nineteen hundred and fourth year of our Lord; and can one marvel at this when one stops to reflect that an overwhelming majority of Christians believe devoutly in the story of Genesis?

I am living on the top of a high hill overlooking all the green, mountain-begirt valley of the Kamagawa, on whose banks is built this ancient capital of the Mikados, and just beneath my window, almost lost in the dense foliage of the giant camphor-trees, is an old Shinto temple, where prayers were whispered by believing multitudes to the spirits of buried Emperors centuries before our great America was upon the map of the world. And here to-day come hosts of worshippers, ringing the little bell before the shrine to attract the attention of the throned deities, and chanting in mournful cadences the salutation that is as old as time:

"Oh, gods that dwell in the highest plain of heaven, who are divine in substance and in spirit, and able to give protection from guilt and its consequences, to banish impurity and to cleanse us from all uncleanness—hosts of gods, give ear and listen to these my petitions!"

In the shadow of the gateway of this ancient temple I love to sit and dream, to watch the curious little people as they silently come and go, thinking thoughts unthinkable to my mind, burdened with beliefs unbelievable, and comprehending ideas beyond the reaches of Christian thought. There is one little woman who comes every day, sad-eyed and silent, to pray before a little shrine sitting by itself beside a mirroring iris pool. She is a pretty little thing, wearing a dark-blue cotton *kimono* wide open at the throat. Her bare, brown feet are thrust into high wooden *geta* which clank mournfully upon the stones as she drags them along, and on her back she carries a baby, after the manner of the Japanese mother. She looks tired, and she never smiles as Japanese women are always doing, and even the baby doesn't seem glad of living as other little brown babies do. I had seen this little woman so often that one day I asked my *kuramaya*, who speaks English in a way and lives in this neighborhood, if he knew who she was, and he answered, quite proudly, I thought:

"Oh, yes; she is a war widow. Her husband was one of the men who committed suicide on the transport between here and China rather than fall prisoners into the hands of the Russians."

After that I looked at her with new interest. Committed suicide rather than surrender! Well, 'tis not the way to win battles, perhaps, but it is the way to appeal to the Japanese heart, the way to inspire thousands of brothers with the spirit that can do nothing else but win, and these brave fellows doubtless died knowing this. And here was I beholding two of the silent sufferers, my little brown matron and her sad-eyed babe, come daily to the temple to pray. In other days she would have been compelled to follow her husband to the other world; to commit suicide, also, that he might not have to go alone to the dread River of the Three Roads, where all souls search blindly for the upward way.

But now, thanks to the kind wisdom of an Emperor dead and deified, she may stay here and care for the silent babe strapped upon her back. But she may never marry again. No; she must pray unceasingly to the gods for the soul of the dead hero, and she must wait to join him, wait even through a thousand lives, and transfer her earthly obedience and devotion only to his son, the baby strapped upon her back. And all this is settled, unquestionable law to her little mind, law descended through honorable ages; so she goes on her way stolidly, without fear, rejoicing, since simple hearts must rejoice, in small things that to us of the great West world are pitiful, pitiful, pitiful!

Scarcely seven months have passed since his imperial Majesty, Mitsuhi of Japan, set his seal upon that magnificent declaration of war which is as god-thunder to the whimpering of babes in comparison with the like declaration "written in full by the hand of his imperial Majesty, Nicholas II., Czar of all the Russias," on the same 10th of February, and yet how many of these silent, tearless widows there are in this strange land that has known only peace through long centuries. How many of them come daily to the tem-

ples, the pagan temples, to pray for the souls sent into the great unknowable by Christian guns.

"Christians, dost thou see them on the holy ground,
How the troops of Midian prowl and prowl around?
Christians, up and smite them, counting gain but loss,
Smite them by the merit of the Holy Cross!"

"We, by the grace of God, Nicholas II., Emperor and Autocrat of all the Russias, . . . with unshaken faith in the Almighty, and with a firm expectation and reliance upon the unanimous willingness of all our loyal subjects to stand with us in defense of the fatherland, ask God's blessing upon our stalwart land and naval forces," came thundering from the Russian capital on the 10th of February, to be answered proudly from Tokio: "We, by the grace of Heaven, Emperor of Japan, seated on the throne occupied by the same dynasty from time immemorial, do hereby make proclamation to all our loyal and brave subjects as follows: We hereby declare war against Russia, and we command our army and navy to carry on hostilities against that empire with all their strength, and we also command all our competent authorities to make every effort, in pursuance of their duties and in accordance with their powers, to attain the national aim with all the means within the limits of the law of nations."

The mighty sequel the whole world knows and won-



MARCHING TO THE TEMPLE WITH FLORAL OFFERINGS AND PRAYERS WRITTEN ON WOODEN TABLETS.

ders at, but the whole world does not think, perhaps, of our silent host of tearless widows standing proudly under the sun-flag of this beautiful land of peace. Japan is poor, the world knows that, and all these widows and children, young brothers and sisters, and aged parents of the dead boys at the front are forced to accept the proffered aid of the outside world in their dire distress, but how humbly must that help be given and with what great respect. There are no tears and prayers of lamentation, only brave pride and resignation, and Charity must disguise herself to deal with such phenomena.

There is a code of moral principles operative in Japan which by the Japanese is called *Bushido*, code of principles which teaches "calm trust in fate," "quiet submission to the inevitable," "stoic composure in sight of danger or calamity," "disdain of life and friendliness with death." So much is *Bushido* alive in the atmosphere of the empire, so much is it a part of the life of the nation, that Professor Inazo Nitobé in a notable book has called it "the soul of Japan"—"Bushido, the Soul of Japan"—and not a soul that makes brave soldiers only, not alone a soul that makes men rush joyfully on to the battle-field with a full expectation, a hope, almost, of joining the rank of honored slain, but a soul that makes brave women—greatest achievement of *Bushido*! *Bushido* is the "soul of Japan," and Shintoism is the soul of *Bushido*. Shintoism is the worship of the mythical creators of Japan and the progenitors of the imperial family. Its gods are deified Emperors and heroes, but its most potent deity is the living Emperor, who sits upon the throne occupied by his ancestors since time began and thunders commands to his army and navy, commands that are soul-music to his little brown people.

Every Shinto temple in Japan seems to be a visible

and tangible utterance of that wisest of all admonitions, "Know thyself." Its only ornament usually is a round mirror hung over a simple altar which bears no god-image and knows no decoration. Into this mirror the worshiper may look, and, looking, see himself in the highest sense of seeing. It invites the soul to silent introspection and contemplation, and reveals to the thoughtful mind the ravages wrought by time and the utter futility of opposing puny human will to the omnipotent power of the absolute. Serenity and calm trust in fate must be the result of such contemplation, and out of serenity and trust must grow a large unselfishness which thinks only of the general good of all and takes not into consideration individual calamities that only seem calamitous.

To the Japanese mind life is like a sheet of paper upon both sides of which he is permitted to look, and one side of which remains forever spotless. The other side may be marked and marred in a thousand ways, but when life interest turns to grief and consternation he needs but turn the page and there is spotlessness—the spotlessness of the over-soul that is the all, traveling tranquilly through life to life, and on to life which realizes not itself. This is merging Buddhism into Shintoism, but are they not one and inseparable in the Japanese heart? All the tenets of Buddhism are associated with the idea of the duty of mastery over self, while all the teachings of Shintoism tend to dignify that self-effacement into devotion to the all—the all that is represented on earth by the Emperor, himself a heaven-sent representative of the idea out of which grew that which is Japan.

The Emperor and the empire, the empire that is the people—these constitute the real religion of Japan, the great idea through the divine virtue of which the Japanese have accounted for themselves before the wondering eyes of a Christian world. For his imperial Majesty, Emperor Mitsuhi, the little brown soldiers of Japan joyously die, and for him do the thousands of bereaved ones suffer in proud silence that dreams in great peace of an afterward. And it is not weak indifference they display, these tearless ones; it is strength, the mightiest ever seen on earth. By thousands they hear the grim news that robs them of all reason for living, and by thousands they retreat in splendid awe, tempered, blessed God! by patriotic pride that has not its equal under the shining sun. Grief invisible racks the soul of Japan while she marches proudly on with a joy note in her war-song.

My little brown widow and her babe of the soft slanting eyes, who come daily to the temple to pray, are but representative of the thousands of their kind in Japan to-day, and one's heart melts in tenderest sympathy and warmest admiration for them. Theirs is an emotion so infinitely more refined, so much more highly developed, than the emotion of the West, that we must now perforce, in face of it, choose another name—hysteria.

The Japanese woman knows the almost superhuman art of extracting from her pain the leaven of joy—which all pain suffered for a great cause must contain—and nurturing it through prayer until it has filled all her heart with keenest satisfaction, such satisfaction as can only come from grief refined into contentment. A Japanese widow's life is always one of simplest devotion. Her own gravestone is set up beside her husband's when he dies, and her name engraved on it as a constant reminder to her of her duty to his memory and to his children; so, with her mind always on the inevitable end, she lives her life in a quiet round of unobtrusive service. This is in the every-day life of Japan, and contains no element of large sacrifice, of broad service, to make it sublime. How much more beautiful, then, is the fate of the war widow who realizes that she has given her life with the life of her beloved dead to the cause of *Dai Nippon*, this strange country for which men pray to die. Her devotion becomes then an epic poem.

Her twin soul lost,
Her duty done,
Her life, her rest
Now simply given
In divinest care, implicit faith,
To Great High Buddha,
Healer, God!

When Tired Out

TAKE HORSFORD'S ACID PHOSPHATE.

IT vitalizes the nerves, assists the digestion, refreshes and invigorates the entire body. A tonic that permanently benefits. It induces restful sleep.

Mother's Milk

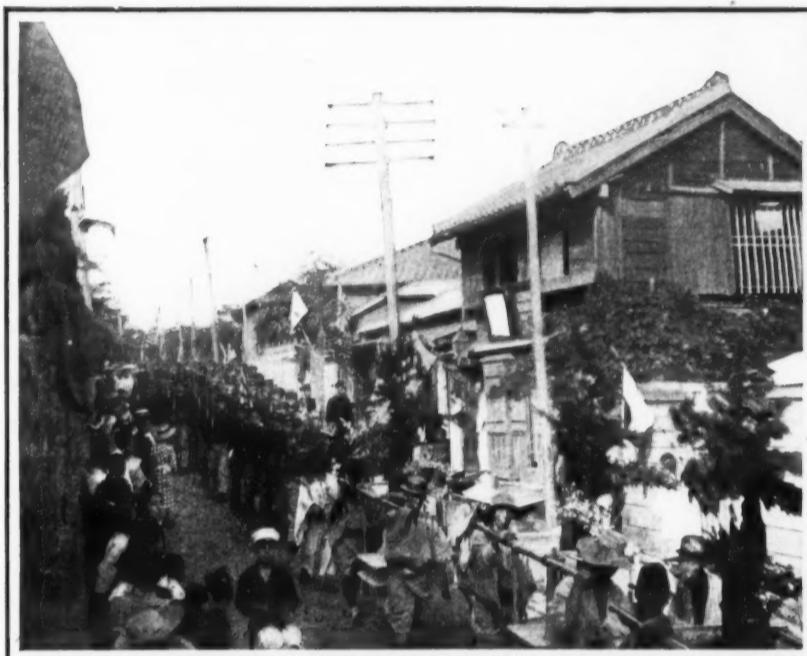
alone, as a food for babies, excels in safety, nutriment, and convenience Borden's Eagle Brand Condensed Milk. Its use for infant feeding is constantly increasing, as both physicians and mothers find it is just what the infant needs for health and normal increase in weight.



SHINTO PRIESTS, IN JINRICKISHAS, LEADING THE PROCESSION AT THE FUNERAL.



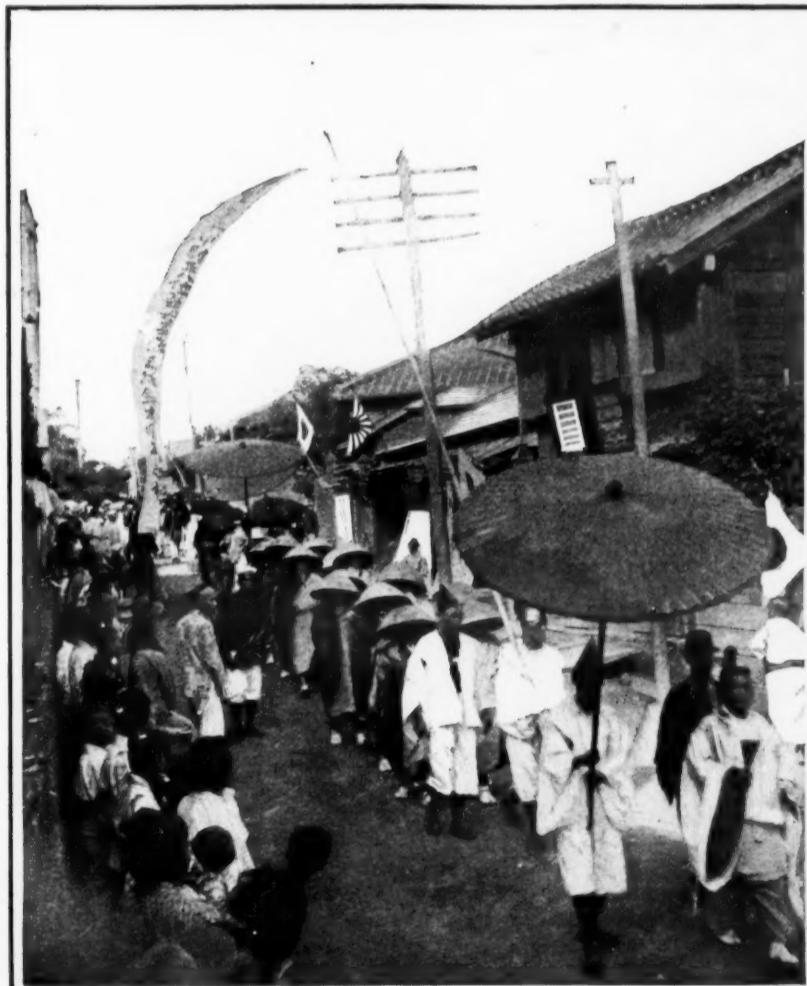
WOMEN OF THE DEAD HERO'S FAMILY, IN JAPANESE MOURNING COSTUME, FOLLOWING THE PRIESTS.



CARRYING THE FLORAL OFFERINGS TO THE TEMPLE.



SOLDIERS ESCORTING THE BODY OF THEIR CAPTAIN TO ITS LAST RESTING-PLACE.

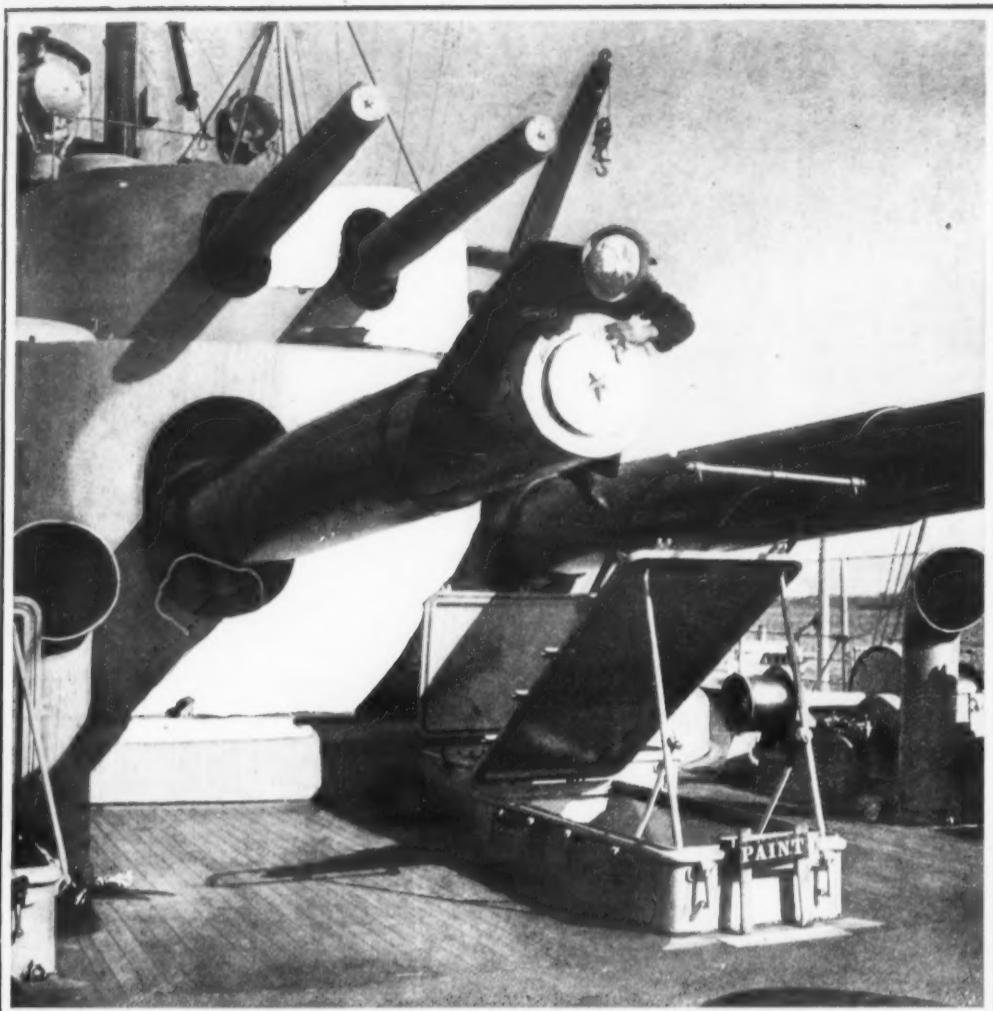


MANY PRIESTS ON FOOT, AND COOLIES HOLDING HUGE UMBRELLAS OVER THE HIGH PRIESTS.



TEMPLE DECORATED FOR THE SOLDIER'S OBSEQUIES.

HONOR, RATHER THAN SORROW, FOR JAPAN'S HEROIC DEAD.
IMPOSING FUNERAL, AT TOKIO, OF A BRAVE JAPANESE CAPTAIN WHO FELL IN BATTLE WITH THE RUSSIANS.
Photographed for Leslie's Weekly by Eleanor Franklin. See page 370.



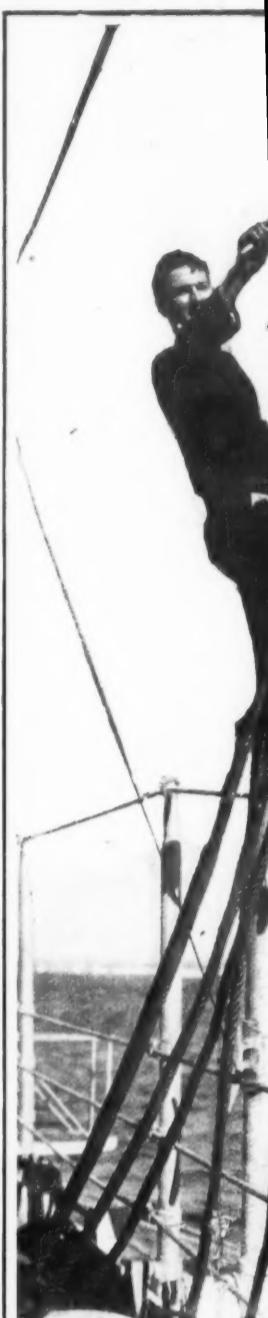
BURNISHING THE COLOSSAL THIRTEEN-INCH GUNS OF THE "KEARSARGE."



WATCHING FOR SIGNALS FROM THE OTHER SHIPS.



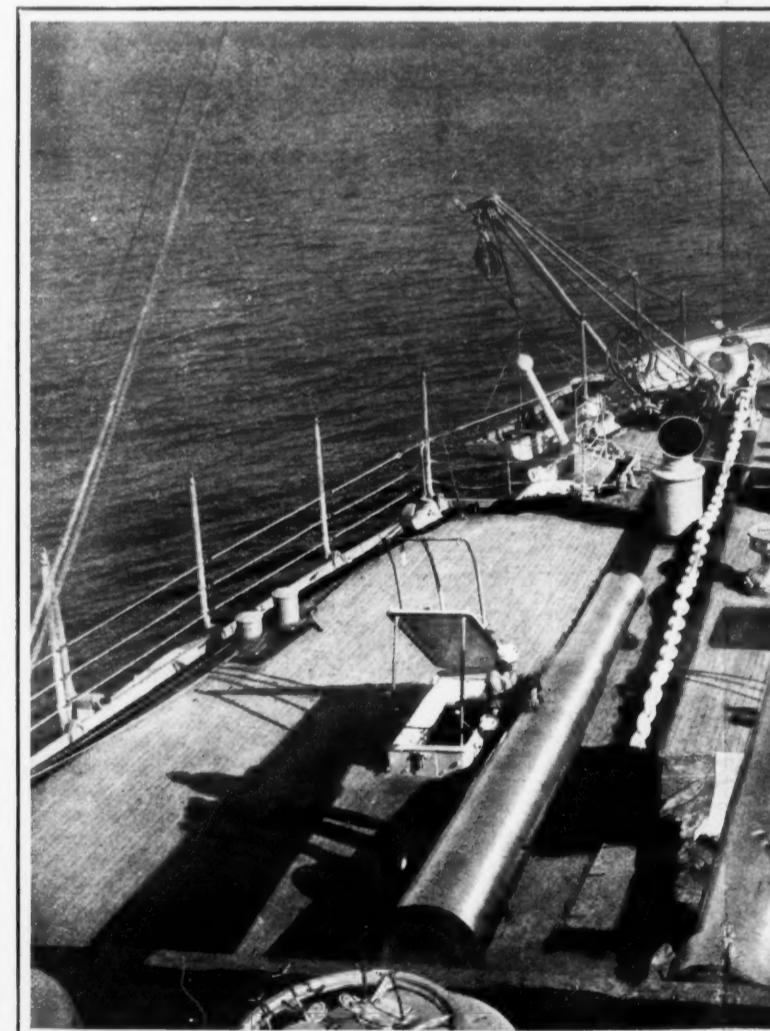
A BUSY JACKIE PAINTER ABOARD THE
"MISSOURI."



PUTTING THE NAVAL SUFF APPARATUS



PAINTING IN THE CLOUDS—A SAILOR'S PERILOUS TASK.



LOOKING DOWN ON THE PROW FROM THE FRID...

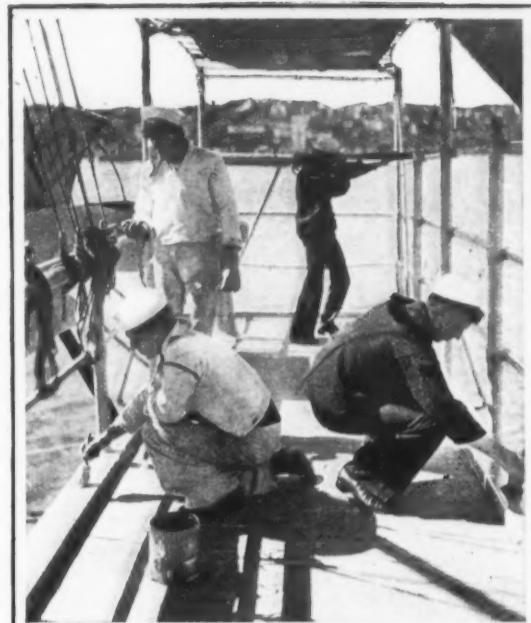
THE BIG "CLEAN-UP" ON
SCRUBBING, PAINTING, AND SCOURING THE GIANT MEN-OF-WAR AF

Photographs by our staff photograph...

IE'S WEEKLY



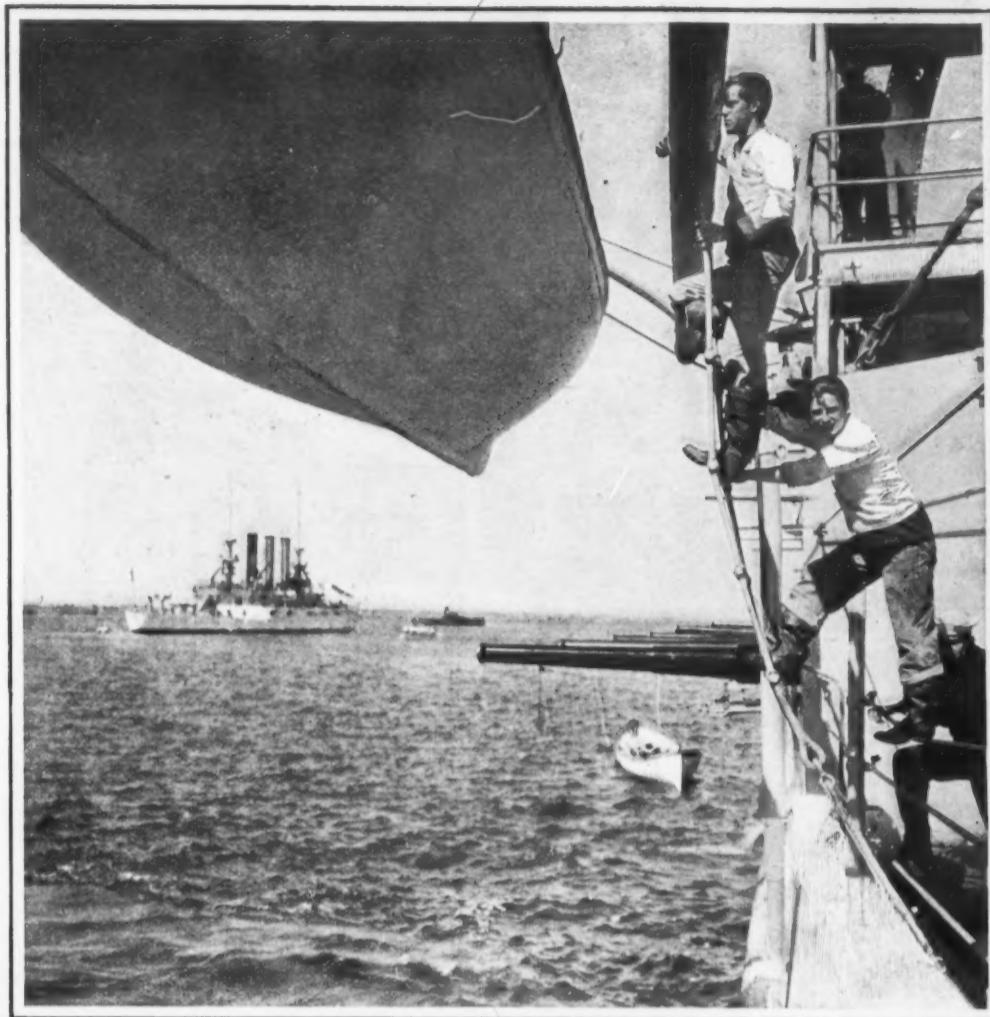
PAINTING THE NAVAL BUFF COLOR ON THE HOISTING APPARATUS.



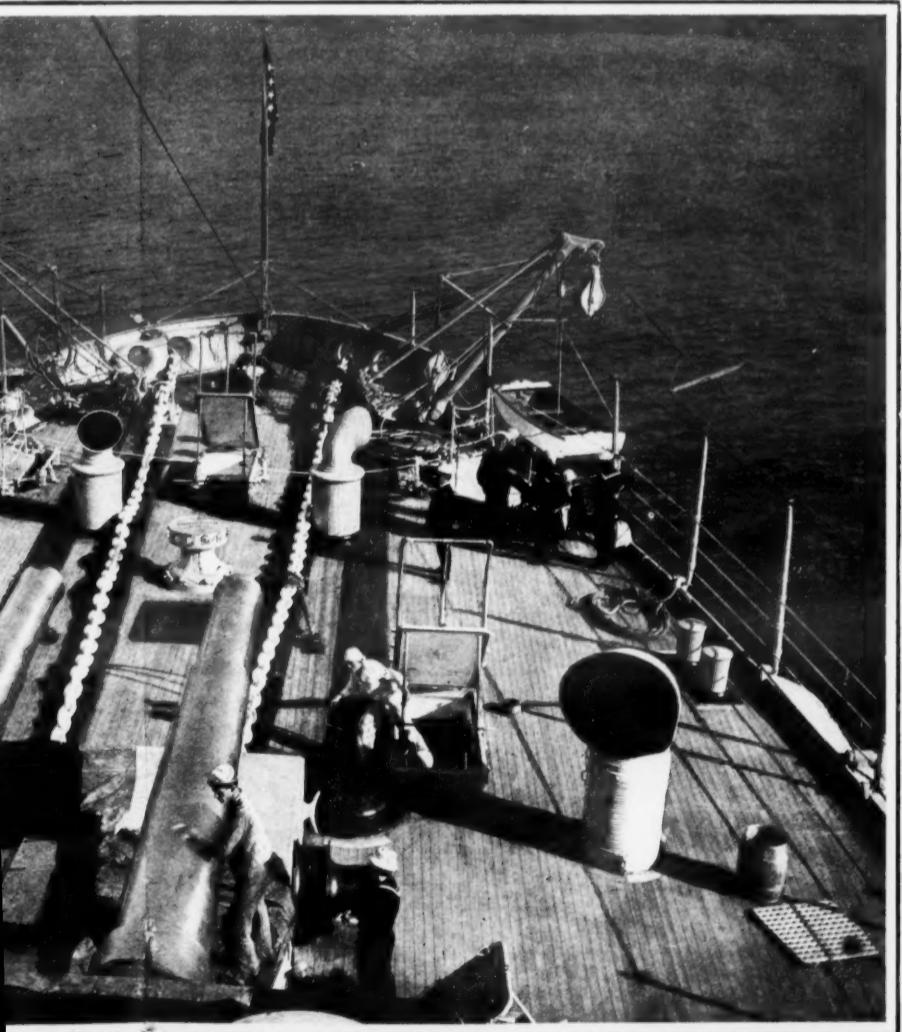
JACKIES PAINTING THE BRIDGE OF THE "KEARSARGE."



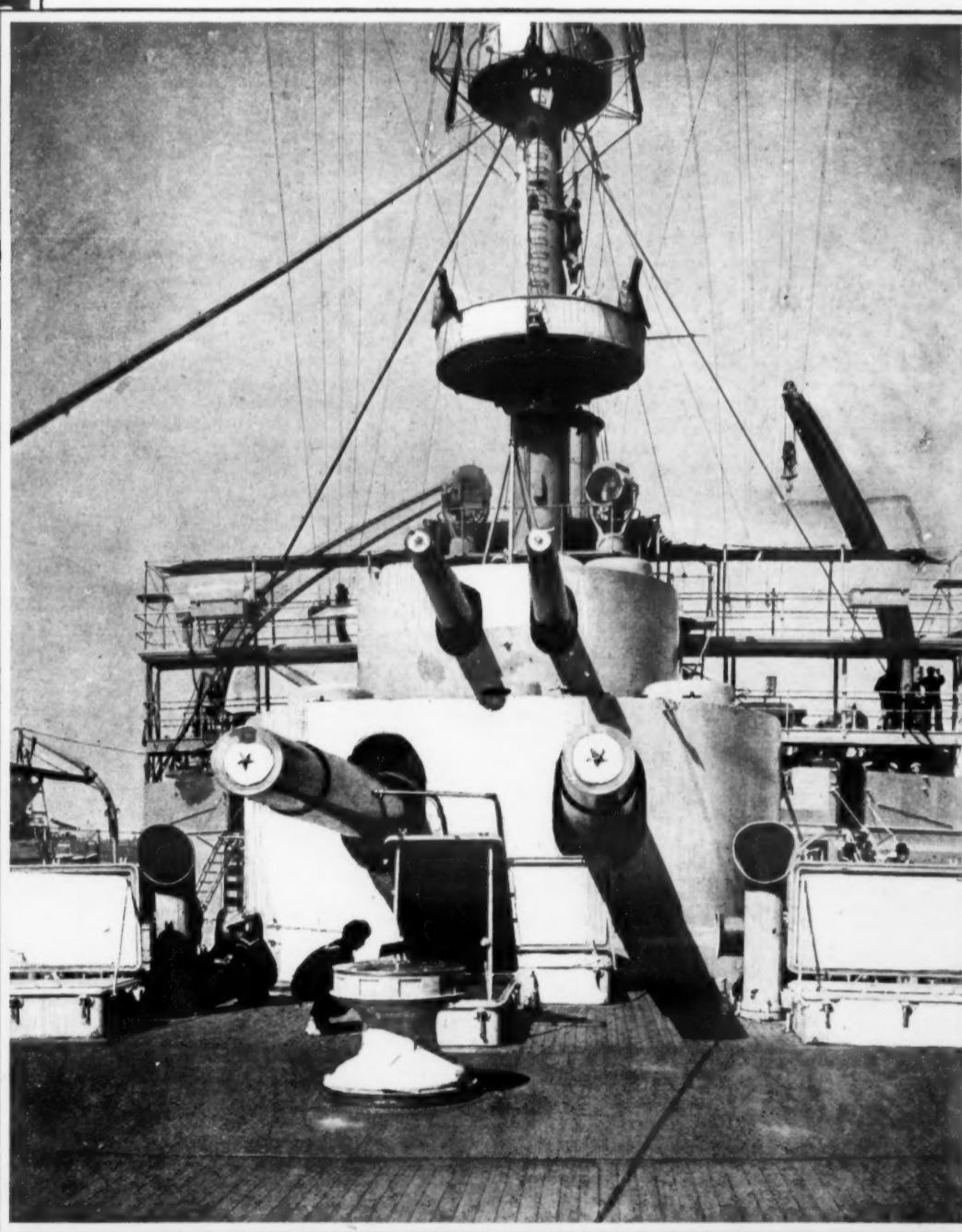
AWKWARD POSITION OF A SAILOR PAINTING THE "KEARSARGE'S" CONNING-TOWER.



SAILORS IN THEIR WORKING-CLOTHES CLIMBING TO ONE OF THE "KEARSARGE'S" BOATS.



PROW FROM THE BRIDGE OF THE NEW BATTLE-SHIP "MISSOURI."



THE FORMIDABLE DOUBLE-TURRET BATTERY OF THE "KEARSARGE" UNDER A NEW COAT OF PAINT.

"P" ON THE NAVAL BULLDOGS.

F-WAR AFTER AN EXCITING TARGET PRACTICE AND A FAST-SPEED RUN.

Staff photographer, T. C. Muller. See page 374.

BOOKS AND AVTHORS

BY LASALLE A. MAYNARD

WE HAVE made too little, as a rule, of the legendary and folk-lore elements in the early records of America—elements which have a more important relation than many are inclined to believe to the development of national life and character. The careful reading, for example, of such a work as Samuel Adams Drake's "Book of New England Legends and Folk Lore," of which a new and revised edition has been issued by Little, Brown & Co., of Boston, gives one an insight into the character of the pioneers and founders of the New England colonies fully as valuable as that to be obtained from a study of sober history. As a side light upon the people of those early days, their customs, manners, religious observances, and ways of thinking, nothing could be more helpful and suggestive. Regarded from any point of view, the work is most entertaining. It has all the charm which the choicest poetry, the noblest prose, the most alluring of legendary tales can together impart. The author is himself a New Englander by birth, ancestry, education, and life-long association, and has performed his part as editor and compiler with rare skill and fidelity. The contents are classified under such headings as "Boston Legends," "Salem Legends," "Cape Ann Legends," "Connecticut Legends," "Nantucket and Other Legends," each group comprising the most famous and popular folk-lore tales of the regions indicated. Here we find the original legends on which Longfellow, Whittier, Lowell, Hawthorne, Mrs. Thaxter, and Mrs. Sigourney founded some of their best-known ballads, the legends being followed in most cases by a full transcript of the poems themselves. In this order we have the original story of Goody Cole, which furnished Whittier his theme for "The Wreck of Rivermouth," and here figure also in both prose and verse such famous personages as Skipper Ireson, Mistress Anne Hutchinson, Agnes, the Maid of the Inn; Moll Pitcher, Giles Corey, the Wizard. Here, also, are rehearsed such fearsome and bewitching tales as "The Stone-throwing Devil of Portsmouth," "The Blackbeard Legend of the Isles of Shoals," "The Grave of Champernowne," and "The Silver Image of St. Francis," a White Mountain folk-tale. Savage Indians, witches, ghosts, goblins, satanic messengers, visitants from the spirit-land, and other creations born of the superstition and mysticism of primitive times stalk through these pages, and lend to their narrative in song and fable an irresistible fascination.

ONE OF THE latest issues in the "World Series," issued by the Appletons, is a work on "North America," by Israel C. Russell, LL.D., professor of geology in the University of Michigan. To the general reader as well as to the scientist and the geographical specialist this work will make a strong appeal, since it deals in an interesting and comprehensive way with a comparatively new subject. The thoughtful reader will be impressed, as he reads this work, with the little that is really known concerning the geographical features of this American continent, and with the vast fields for study and research that still lie open here to investigation. One great value of this book, in fact, is its suggestiveness—the stimulus which it must surely afford to further exploration. The author very modestly disclaims any idea of exhausting or even adequately covering the great topic set for discussion. Among the special subjects of which he treats are the submarine topography of the Caribbean region, the elements of climate, the treeless mountain tops, the rocks of which the continent is composed, and the origin, history, and present status of the Indians and other aborigines. Political geography is made the subject of a closing chapter. It will thus be seen that the volume brings under consideration the topography of America, its climate, plant life, animal life, geology, ethnology, and also its political divisions, thus bringing every phase of American geography, in the widest sense of the term, under review. Additional value is given to the book by a large number of colored maps, charts, diagrams, and other illustrations.

IN HIS address to the English Literary Association at its recent annual meeting at Newcastle-on-Tyne, Dr. Hodgkin, the president, gave expression to a thought which must be present in many modern minds. After a gentle moan over the tedium which bookless man must have felt in the Paleolithic and Neolithic ages—a tedium hardly dispelled, one would think, by the tile library of Assurbanipal—and a curious speculation as to the methods of stacking books before the invention of printing, Dr. Hodgkin remarked that the modern danger was not booklessness, but book-choking. He feared that great books might be lost to sight amidst the endless accumulation of *libelli* whose destiny is certainly oblivion. He looked to the librarians as a remedy. A good librarian might be guide, philosopher, and friend to men wishing to read, and might even lead them onward from "Westward Ho!" via Froude, Brewer, and Stubbs, to the "Rolls Series" of materials for history. He is in the future to be the high priest of learning. We hope he will be; but pending that grand consummation, we could wish that Dr. Hodgkin, who is quite competent to the task, would tell the world the evidence on which he fears that great books will be lost in snow-storms of trash.



GEORGE HORACE LORIMER,
Creator of the famous character in fiction, "Old Gorgon Graham."

The truth upon the subject is clearly of the greatest importance to education, which loses much of its value if, for instance, Gibbon is to be forgotten because the bookstalls are loaded with rubbish by third-rate novelists. The modern passion for fiction is only a phase of the passion for recreation, and Gibbon will no more remain unread because Miss Corelli's stories sell in thousands than heroes will be forgotten because so much gate-money is paid in football fields. The first quality of "the Immortals" is that they do not die.

GEORGE HORACE LORIMER is an author who in the last two or three years has risen to high rank among successful young men in this country. He is the editor of the Philadelphia *Saturday Evening Post*, and the author of "Letters from a Self-made Merchant to His Son" and "Old Gorgon Graham"; and the latter book, by the way, is one of the few very successful books of the season. It is addressed to the son actually engaged in business, and has an even wider appeal than the first, which has reached the total sale of about 300,000 copies. There is here, also, a good deal about the young man's domestic problems, and consequently it appeals alike to men and to women. Mr. Lorimer's writings are essentially American, characteristic both in their humor and their philosophy. "Old Gorgon Graham" is published simultaneously in nine different countries and in four different languages.

EVERY ONE has sets of verses endeared by associations which slip from memory. A word, a melody, may recall them to mind, and it becomes an eager question where the verses are to be found in their entirety. What is true of poems is equally true of recitations delivered in almost forgotten school-days, of great speeches by great men, and all manner of floating literature. What is done in the circumstances? Usually there is a hasty search in the nearest collection. If the missing bit is not there the quest often seems hopeless. Public libraries are ransacked, often to little purpose. Friends are appealed to. As a last resort a query is sent to the family newspaper or favorite literary journal, and with this resort to the charity of the general reading public, frequently availingly, the pursuit ceases. Sometimes the missing "piece" rankles in the mind until it becomes an annoyance. It will hardly be believed that it is only now that material has been brought together by which the search for any missing poem or recitation can be made easy. A. C. McClurg & Co. have just published "An Index to Poetry and Recitations: Being a Practical Reference Manual for the Librarian, Teacher, Bookseller, Elocutionist, etc." The title-page goes on to declare that there are included "over thirty thousand titles from three hundred and sixty-nine books," a most inclusive and encouraging statement for those in need of the verses they have lost. If the eager seeker after a lost poem can recall the author of it, or its title, or its first line, his search is probably over, and he may go from this "Index to Poetry and Recitations" content at last. The book contains nearly a thousand pages. First comes the list of books drawn on, 369 in number, nearly all of them themselves collections of poetry, recitations, dialogues, and little plays. These collections include popular anthologies like Bryant's, literary collections like Ward's "English Poets," Stedman's "Victorian Anthology" and "American Anthology," Palgrave's "Golden Treasury," special compilations for every taste, like Dick's, Monroe's, and McBride's; popular individual authors,

like James Whitcomb Riley, Eugene Field, and Robert J. Burdette, all are laid under contribution, and their contents listed anew between the spacious covers of this new book.

JOHN LANE heads his fall list with Ernest Alfred Vizetelly's authoritative biography, "Emile Zola, Novelist and Reformer; an Account of His Life and Work." Zola, as the author writes, prophesied that the day would come when justice would be done him; and here at least the biographer has done justice to his subject. The book follows the life of the famous Frenchman from his boyhood days, when he spent his vacations rambling through Provence. The antecedents of the great novelist are set forth, with especial interest in the brilliant work and bitter disappointments of his father, whose profession of engineering Zola at first desired to follow. His early struggles in writing, his wretched experience of poverty, and the associations of his Bohemian youth are described with sympathy and candor. The growth of his humanitarian ideas and his practical employment of them are followed, and the famous part taken in the Dreyfus case is shown without overshadowing the proper course of the chronicle. Throughout, the literary growth of the novelist is kept in view, and his works are successively analyzed as in the case of the Rougon-Macquart novels, of which full synopses are given. Mr. Vizetelly has been the translator of Zola's many novels into English. The point of view of the English-speaking reader is never forgotten.

MAUD HOWE has derived from her diaries and letters, written during several summers spent in Rome, Tuscany, etc., a charming picture of Italy and its people, which will be published this fall by Little, Brown & Co., under the title, "Roma Beata." The author, a keen observer, gets very close to the life of the Roman people, and records her impressions in a most entertaining manner. Among the subjects of the chapters are: "Looking for a Home," "A Visit to Queen Margaret," "A Presentation to Leo the Thirteenth," "In the Abruzzi Mountains," "Roman Codgers and Solitaires," "Witch's Night in Rome," "Ischia," "Old and New Rome," etc. The book will contain illustrations from drawings by John Elliott and from photographs.

SOME TIME during the autumn the Macmillan Company will publish Mr. Clifton Johnson's new book, in which he will narrate his adventures and observations among the "Highways and Byways of the South." The opening chapter bears the alluring title, "Spring on the Florida Coast."

ROSALINE RICHARDS, the daughter of Mrs. Laura E. Richards and granddaughter of Julia Ward Howe, is the author of "The Nursery Fire," a collection of short stories for young children, which Little, Brown & Co. will bring out this fall.

House-cleaning on War-ships.

UNLESS YOU have visited the great battle-ship bulldogs of the navy after one of their long cruises, you can scarcely form an adequate conception of the task of cleaning up and repainting.

After a hot target practice and a rapid-speed test run from Martha's Vineyard to New York harbor, the ships of the battle-ship squadron of the North Atlantic fleet, under the command of Admiral Barker, were particularly grimy and in need of thorough retouching; and, moreover, this run was at the end of a long cruise to European ports. The weather, the smoke of the stacks, and the heat and powder of the big guns had thoroughly soiled the coat of paint.

When Tompkinsville was reached and anchors were dropped, all hands were set at work cleaning. Every inch of the ships was gone over. The woodwork everywhere was washed, the decks were scrubbed down, and then the painting and burnishing began. The *Missouri*, one of the new battle-ships, had exerted her engines to the utmost in making the run, and the heat of the stacks had left scarcely any paint on them. These were painted first with a coat of red and over that a coat of buff.

As everybody knows, white and a light-buff color are the tones used in times of peace in the painting of war-vessels. The hulls above the water line are white and most of the upper work is buff. All this paint is made especially for the government, and each vessel always carries a full supply. They are all repainted regularly once in six months. The buff is the most serviceable color yet used. It does not strain the eyes, and, while it harmonizes with white, it does not show dirt. All the cleaning and painting is done by the jackies themselves, and there are many expert painters aboard these ships. They work with extreme rapidity. Two or three days after their arrival most of the big fighting ships of the squadron were glowing in their fresh coats. The paint used dries very quickly—about two hours in the bright sunshine.

IN NEED OF A TONIC? Take Abbott's Angostura, the king of tonics. At grocers' and druggists'.



WILLIAM FAVERSHAM AND CARLOTTA NILSSON
In "Letty," the interesting new Pinero play, at the Hudson.—*Hall*.



MADAME SCHUMANN-HEINK
as *Lina* (in centre, standing), and the four laundresses, in lively
"Love's Lottery," at the Broadway.—*Hayes*.



JOSEPH WHEELOCK, JR., AND WILLIAM H. CRANE
in "Business Is Business," at the Criterion.—*Hall*.



JOLLY MADAME SCHUMANN-HEINK,
Who has made a great hit in comic opera.
Copyright by Aimé Dupont.



EDNA MAY AND GEORGE GROSSMITH, JR.,
In "The School-Girl," which is about to move to the Herald Square.—*McIntosh*.



MARION BERG,
The talented ingénue with Proctor's Fifth Avenue
stock company.—*Otto Sarony Co.*



MONSIEUR BREAND,
A leading member of the new French company
at the American.



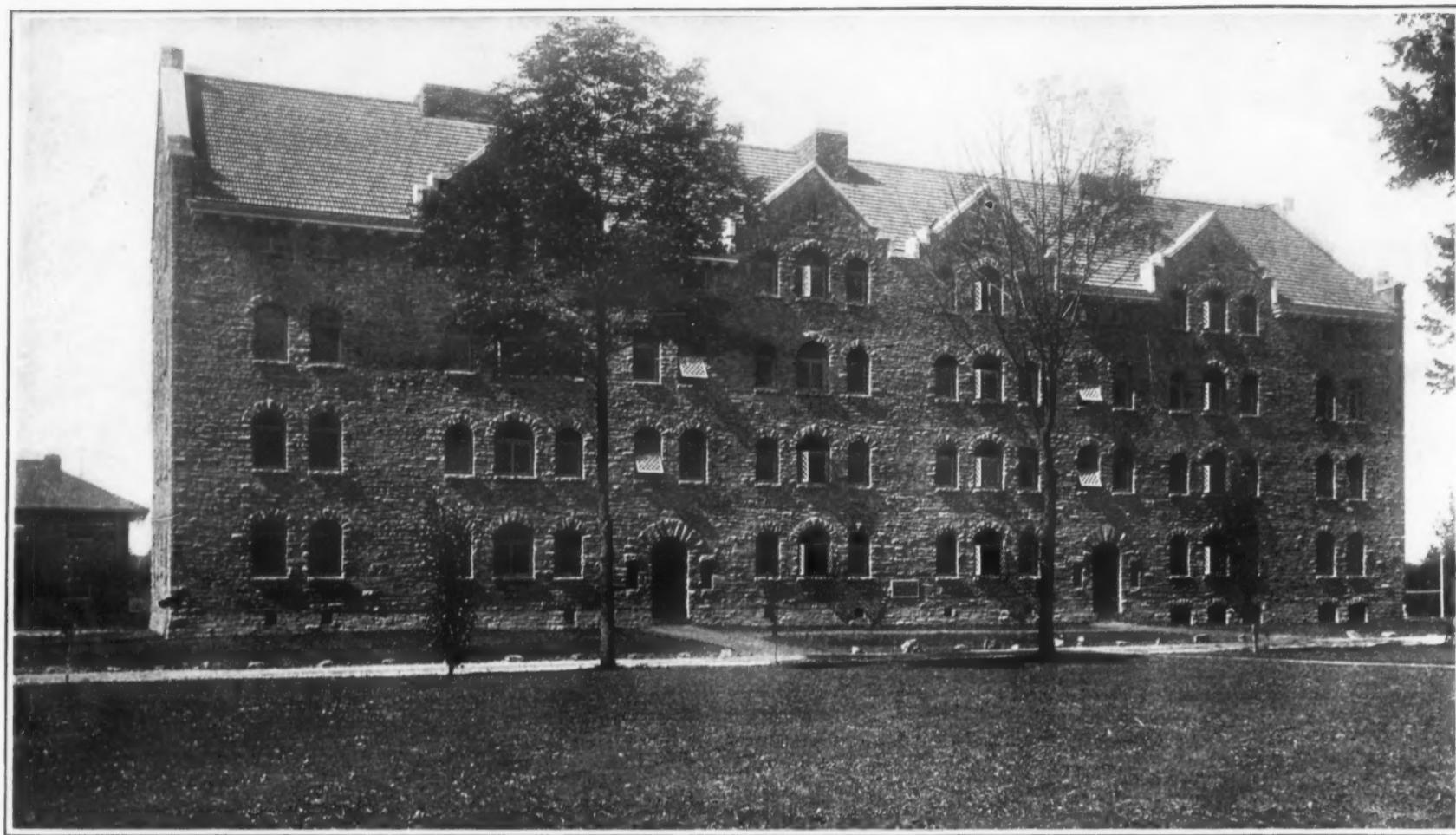
MADÉMOISELLE DARLANGER,
Who plays comedy rôles with the French com-
pany at the American.



KATE LESTER, JOHN DREW, MARGARET DALE, AND FERDINAND GOTTSCHALK IN THE SPARKLING COMEDY, "THE DUKE OF KILLCRANKIE," AT THE EMPIRE.—*Hall*.

LEADING SUCCESSES OF THE DRAMATIC SEASON.

SCENES FROM THE NEW PLAYS NOW RUNNING IN NEW YORK, AND PORTRAITS OF THE PLAYERS WHO INTERPRET THEM.



ANDREW CARNEGIE'S MAGNIFICENT GIFT—A \$60,000 DORMITORY FOR HAMILTON COLLEGE.

SPLENDID STUDENTS' QUARTERS, HOUSING FIFTY-FOUR MEN, WITH ALL THE CONVENiences OF A MODERN CLUB-HOUSE, FOR THE FAMOUS UNIVERSITY AT CLINTON, N. Y.—George D. Shay.

Scotland the Playground of Royalty and Americans

Continued from page 368.

Are you a Mason? Have you ever elected office-bearers for the ensuing year in a ruined church? That's what the Scottish Masons do at Melrose and Iona, and other places where there are ruined abbeys. The vast ruins of the venerable abbey at Melrose were a few days ago the centre of attraction for all the country-side and for all visitors who could get there. Early in the morning gathered the members of the Masonic lodge of the district. After enjoying themselves with games and sports during the day, the members, at six in the evening, assembled, each bearing a lighted flambeau and decorated with their peculiar emblems and insignia. Then, forming in procession two abreast, and headed by the heraldic banners of the lodge, they marched three times round a cross, and then proceeded to the old abbey, and there elected new officers. The mystic torch-bearers then threaded their way through the mouldering aisles and round its massive pillars, the outlines of the gorgeous ruins becoming illuminated and brought into striking relief. The whole length of the abbey was, with measured step, gone three times round. Then the whole Masonic body gathered in a grand semicircle round the altar, where lies buried the heart of King Robert Bruce. Midst showers of rockets and the glare of blue lights the scene closed, the whole ceremony being suggestive of a Saturnalia in some mediæval monkish town.

Are you a student? You never in all your college life will get such a chance to tell the professors and the faculty generally what you think of them as do the students at one of the Scotch colleges at St. Andrew's, on what is called "Kate Kennedy's Day." On that day the students all array themselves in masquerade attire. No one knows "who's who." Thus attired, looking like our American ragamuffins on Thanksgiving Day, the students proceed to visit the private houses of the different professors. It is then that each professor learns how he stands in the estimation of the students. If he is liked, the students cheer him, sing for him, and "Kate Kennedy" makes him listen to a congratulatory address. "Kate Kennedy" is a student wearing female garb, mounted on a horse and attended by a mounted body-guard. It is "Kate Kennedy" who leads this riotous procession—for riotous it certainly becomes whenever the students reach the house of a professor who is not liked. The poor man of learning is hooted and howled at, "Kate Kennedy" rides her horse over his flower-beds, if he has any, and each of the masqueraders shouts his individual opinion of the unhappy professor.

Are you hankering to marry, but find yourself too poor to furnish a house? I saw this problem settled in the simplest way in a fishing village not so far from the King's Highland castle and still nearer to Aberdeen. Two girls were driving through the only street of the village in a cart. At each house they stopped, entered, and presently came forth, bearing some article suitable for housekeeping, such as a chair, a lamp, a pillow, a cooking-pot, etc. "One of those girls is a bride—married yesterday," explained the parson of the village. "The other girl is the bridesmaid. You see, the fishermen here marry at an early age—generally before they acquire the means to set up a house-

hold, even with the most necessary articles. So, to encourage early marriages among even the poorest the people here adopted the custom known as *thridding*. So the day after her wedding the bride and her bridesmaid go *a-thridding*—that's what those girls are doing now. At each house in the village the bride is given something to keep house with. She enters the house, chooses any article that happens to meet her needs, and thereupon the householder presents the bride with that article. And whatever she fails to secure for her housekeeping to-day, she must go without."

The most austere Presbyterian you have ever seen in America was not half so strict a churchman as the Presbyterians in the Highlands, called the "Holy Willies." It is a fact that these "Holy Willies" infuse more misery into Presbyterianism than even the ordinary Scotch churchman. The "Holy Willies" belong mostly to the Free Church, in whose favor the House of Lords the other day rendered a decision giving them control of many millions of dollars' worth of property in many parts of the world. Up in Skye I attended Sunday service at a Free Church. I couldn't understand a thing the minister said—but was told that the principal words he used meant sin and hell. Moreover, the village was in a fever of excitement over an incident of the preceding Sunday. The Free Church minister had publicly denounced from the pulpit an office-bearer, who had, at his daughter's wedding, a few days before, been guilty of the enormity of permitting a piper to play, and, worse still, of permitting the wedding guests to indulge in promiscuous dancing to the piper's ungodly tunes. The poor elder, thus attacked before all the congregation, hung his head. "Yes," cried his tormentor in the pulpit, "hang your head, Donald, and keep it down. For you are in disgrace in heaven as well as in this village on earth."

A visitor to this part of Scotland told me that once he had been put out of an inn on a Saturday night—and there was no other inn nearer than twelve miles away. He remonstrated at the unexpected and ungracious notice to quit, but the landlady only said: "The minister does not want any tourist coming about the manse on a Sunday." That same tourist told me that at another village he had heard that the local Free Church minister had called an ordinary baby-carriage "a chariot of the devil," adding that the mother's arms were good enough for the Son of God, the inference being that therefore perambulators should never have been invented. He also said that there had been a riot at a certain fishing village (Strome Ferry) because the local minister had tried to stop by force any attempt of the fishermen to pursue their trade on Sunday, or even to ship fish to market.

A story which may or may not be true is told of a farmer who, much intoxicated and on his way home, met the minister. To the minister the farmer said: "Fat about that decesion of the Hoose o' Lords? Are we to lose oor kirk?" To which the minister replied: "Come to me to-morrow, John, when you are sober, and I'll answer you." Whereupon the farmer hiccupped: "I dinna care a dang aboot the kirk when I'm sober."

In Glasgow one of the first persons I met in the hotel was Count Benckendorff, the Russian ambassador to Great Britain. He was on his way, by invitation of the King or some member of the court, to witness the games and sports at the Braemar Highland gathering alluded to at the beginning of this article. "What!" he exclaimed, "you here?" I replied in words to the effect that he "couldn't lose me," and pretended that I had followed him to Glasgow from London to ask him just once more if he could give me any kind of a guarantee that I would not enter upon a losing game by going to St. Petersburg in the hope of getting attached to some division of the Russian army for the front.

"Now, see here," he said. "I have answered that question too many times already. I have nothing more to say at present. But now I want to turn the tables and ask you a question or two. You have just returned from the Highlands. I am told that everybody up there wears kilts and—and—bare legs. I am told that even the King wears the ordinary kilt by day and the dress-kilt for dinner. Now, what I want to know is whether you think I shall have to wear those awful tods and—and—and—go without my trousers? What? Certainly? Dress as the court dresses, of course? Well, then—do you happen to know if there is a train back to London to-night?"

Safest Food

IN ANY TIME OF TROUBLE IS GRAPE-NUTS.
FOOD TO rebuild the strength and that is pre-digested must be selected when one is convalescent. At this time there is nothing so valuable as Grape-Nuts for the reason that this food is *all* nourishment and is also *all* digestible nourishment. A woman who used it says:

"Some time ago I was very ill with typhoid fever, so ill every one thought I would die, even myself. It left me so weak I could not properly digest food of any kind, and I also had much bowel trouble which left me a weak, helpless wreck."

"I need nourishment as badly as any one could, but none of the tonics helped me until I finally tried Grape-Nuts food morning and evening. This not only supplied food that I thought delicious as could be, but it also made me perfectly well and strong again, so I can do all my housework, sleep well, can eat anything without any trace of bowel trouble, and for that reason alone Grape-Nuts food is worth its weight in gold." Name given by Postum Co., Battle Creek, Mich.

Typhoid fever, like some other diseases, attacks the bowels and frequently sets up bleeding and makes them for months incapable of digesting the starches, and, therefore, pre-digested Grape-Nuts is invaluable for the well-known reason that in Grape-Nuts all the starches have been transformed into grape sugar. This means that the first stage of digestion has been mechanically accomplished in Grape-Nuts food at the factories, and therefore any one, no matter how weak the stomach, can handle it and grow strong, for all the nourishment is still there.

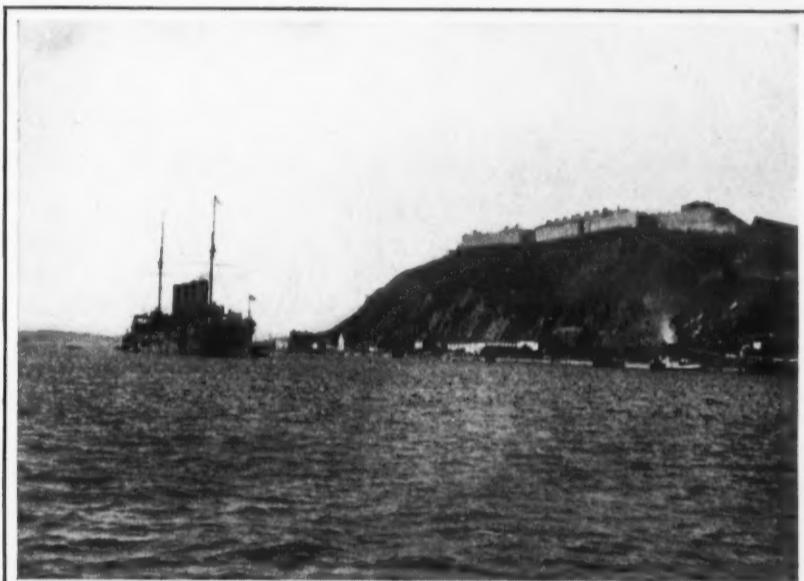
There's a sound reason and ten days' trial proves.



LOOKING UP AMERICA'S FAMOUS AND FASHIONABLE FIFTH AVENUE, FROM THE HOLLAND HOUSE.
M. C. Theodore. New York.



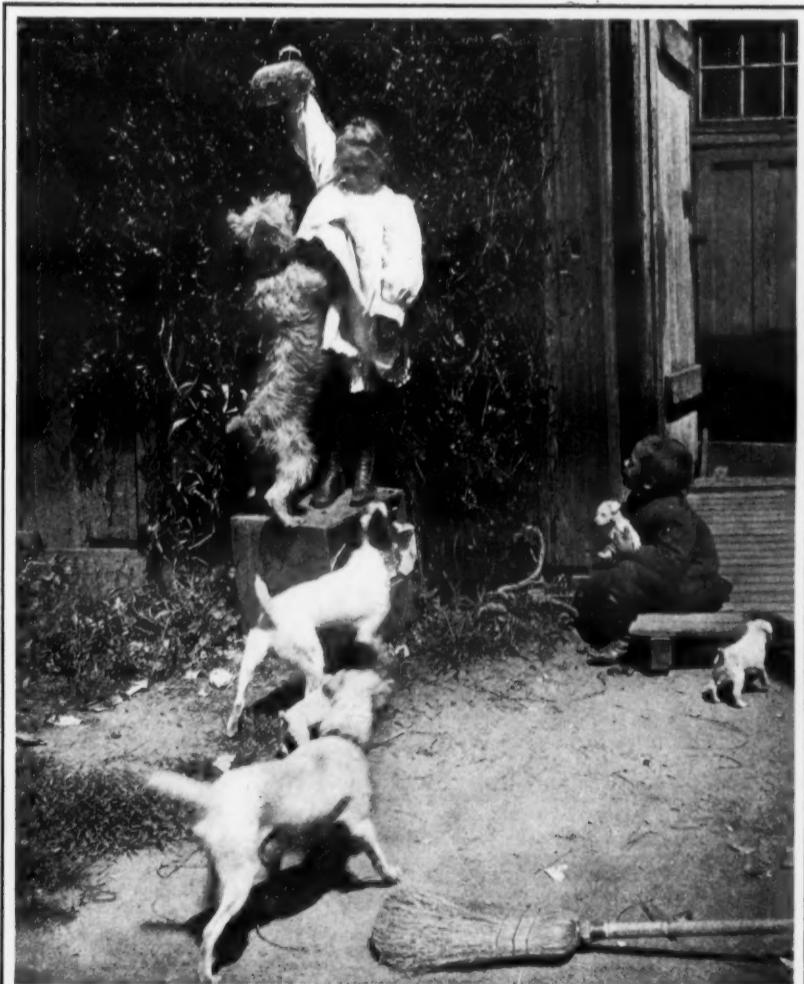
TRANSPORTING OIL IN THE RURAL DISTRICTS OF CHINA.—L. M. Overstreet, California.



THE POWERFUL H. M. S. "ARIADNE," OF THE BRITISH NAVY, AT QUEBEC.
Eleven Harrison, Montreal.



THE SMILES THAT SUMMER BRINGS.—Alfred Spiggott, New York.



(PRIZE-WINNER.) EXPECTANT TERRIERS EAGER FOR ACCESS TO THE CAGED RATS.
F. R. Hutton, Texas.



CUSTOMS AND COSTUMES OF THE OLD NEW ENGLAND DAYS.
G. C. Chew, Brooklyn, N. Y.

AMATEUR PRIZE PHOTO CONTEST—TEXAS WINS.
VIEWS OF WIDE VARIETY FROM MANY CLIMES CAUGHT BY THE CAMERAS OF DISCERNING ARTISTS.
(SEE OUR AMATEUR PHOTOGRAPHIC ANNOUNCEMENT ON PAGE 382.)



BEAUTIFUL LIGHT EFFECTS AT THE ENTRANCE OF THE EDUCATION AND SOCIAL ECONOMY BUILDING.



VIVID OUTLINE PICTURE OF THE IMMENSE AND IMPOSING ELECTRICITY BUILDING.



EDUCATION AND SOCIAL ECONOMY BUILDING MAGNIFIED BY THE MAGIC OF ILLUMINATION.



CORNER OF THE COLOSSAL LIBERAL ARTS STRUCTURE.



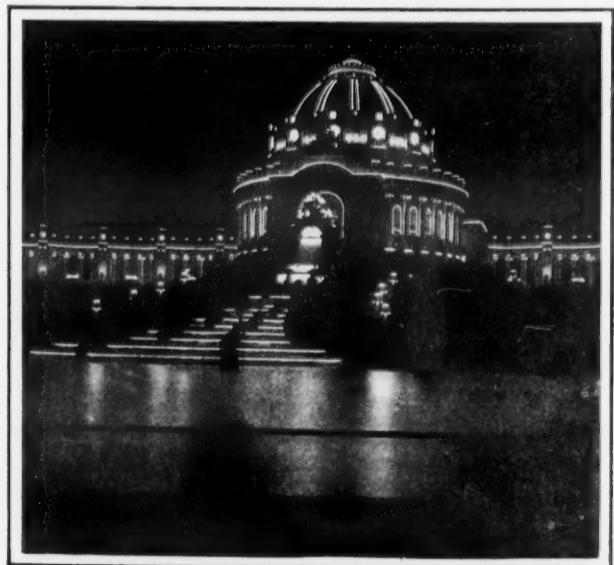
MANUFACTURES BUILDING GLOWING WITH MYRIAD LIGHTS.



STRANGE, SOFT EFFECT OF REFLECTION ON THE TRANSPORTATION BUILDING.



BRILLIANT ILLUMINATION AT THE VARIED INDUSTRIES BUILDING (AT LEFT), AND THE MACHINERY BUILDING IN THE DISTANCE.



MAGNIFICENT FESTIVAL HALL AND COLONNADE OF STATES, AND GRAND BASIN AND CASCADES.

THE WORLD'S FAIR A FAIRY-LAND AT NIGHT.

MARVELOUS DISPLAY OF ELECTRIC LIGHTS AT THE ST. LOUIS EXPOSITION—THE MOST WONDERFUL EVER SEEN.
Photographs taken at night by Mrs. C. R. Miller. See page 367.



We Guard Its Purity

We who own Schlitz beer are the men who brew it.

One of us buys the materials—to get the best that are grown.

Two of us superintend the brewing. The owners of the business maintain the absolute cleanliness. We cool the beer in filtered air. We age it for months, so it cannot cause biliousness. We sterilize every bottle after it is sealed.

We who fixed this high standard are the ones who watch and maintain it.

The result is pure beer—the costliest and best beer that's brewed. Yet it costs you nothing extra, save remembering to say "Schlitz." Ask for the brewery bottling.

The Beer That Made Milwaukee Famous

Theodore Roosevelt—Citizen and President

At One With the People.

"Our President has taken the whole people into his confidence. Incapable of deception, he has put aside concealment. Frankly and without reserve, he has told them what their government was doing, and the reasons. It is no campaign of appearances upon which we enter, for the people know the good and the bad, the success and failure, to be credited and charged to our account. It is no campaign of sounding words and specious pretenses, for our President has told the peo-



THEODORE ROOSEVELT.
Copyright, 1904, by Pach Brothers.

ple with frankness what he believed and what he intended. He has meant every word he said, and the people have believed every word he said, and with him this convention agrees because every word has been sound Republican doctrine. No people can maintain free government who do not in their hearts value the qualities which have made the present President of the United States conspicuous among the men of his time as a type of noble manhood. Come what may here—come what may in November—God grant that those qualities of brave, true manhood shall have honor throughout America, shall be held for an example in every home, and that the youth of generations to come may grow up to feel that it is better than wealth, or office, or power, to have the honesty, the purity, and the courage of Theodore Roosevelt."—ELIHU ROOT.

Roosevelt and the Canal.

"The work of canal construction will be speedily inaugurated and pushed with the energy and resources of this government to the earliest practicable completion, a consummation long dreamed of by statesmen and long prayed for by mariners. It is not to be expected that the harsh voice of criticism will be hushed until next November. That need not and will not disturb the President. He may take to himself with exultant pride the safe assurance that this triumph in executive achievement which he has wrought for his country, for the South American republics, and for the enduring foundation of his fame; and it will not be forgotten by history in praise of him that out of his prompt and wise action there has also come, without breach of national tradition, violation of national or international law, a new republic, affording to a long-suffering people on the isthmus opportunity of life, liberty, and prosperity. For it all he deserves and will receive not only the plaudits of thoughtful men of our own day, but the grateful remembrance of posterity."—JOHN C. SPOONER.

The Foreign-born American.

"From his own standpoint, it is beyond all question the wise thing for the immigrant to become thoroughly Americanized. Moreover, from our standpoint, we have a right to demand it. We freely extend the hand of welcome and of good-fellowship to every man, no matter what his creed or birthplace, who comes here honestly intent on becoming a good United States citizen like the rest of us."—THEODORE ROOSEVELT.

Taxation Reduced.

"This deficit is imaginary, and is obtained by including in the ordinary current expenses the sum of fifty millions, which was paid for the right of way of the Panama Canal out of the accumulated surplus in the treasury. Comparing the current or ordinary expenditures for the two years, there was a surplus of nearly eighty millions for the year 1900, and of only a little more than eight millions for the year that has just closed. But this diminution of the annual surplus was brought about designedly by the abolition of the war taxes in the interval between the two dates. The acts of March 2d, 1901, and April 12th, 1902, cut down the internal-revenue taxes to an amount estimated at one hundred and five millions a year. In other words, the reduction of taxation has been considerably greater than the reduction in the annual surplus. Since the close of the war with Spain there has been no substantial change in the rate of annual expenditures. As compared with the fiscal year ending in June, 1901, for example, the fiscal year that has just closed showed a relatively small increase in expenditure (excluding the canal payment already referred to), while the year previous showed a relatively small decrease."—From Theodore Roosevelt's letter accepting the Republican nomination for President.

With Wisdom and Courage.

"Theodore Roosevelt has addressed himself to the duties of his high office with wisdom and courage. He has had no secrets from the American people. He has spoken to them out of the abundance of a brave and honest heart. He has addressed himself fearlessly to the difficult problems which have arisen since he succeeded to the presidency and those which came down from his predecessors. We approve what he has done already and what he has declared that he intends to do hereafter. Massachusetts sustains and supports his present administration and intends to sustain and support him in another."—GEORGE F. HOAR.

Pension Order No. 78.

"History and the public records concerning Order No. 78 show that when it was made Congress was in session; that the order was made March 15th, 1904, but was not to go into force until April 13th, 1904; that it was immediately reported to Congress with a request that \$1,500,000 be appropriated to carry the order into effect. The sum estimated was embodied in the pending deficiency bill, and came up for quick discussion. As Order No. 78 had been made under and by virtue of authority granted by Congress, there was then one of three courses to be taken by Congress. First, it could deny that the authority was granted, deny that the order was legal, and refuse to pass the appropriation; secondly, it could repeal the law and abrogate the order; thirdly, it could recognize the order as legal and valid and vote an appropriation to carry it out.

"Congress, after hearing what everybody had to say, took the third course, and voted the \$1,500,000 to carry it out.

"Congress having approved the order and voted the money, the pensions began to issue under the new order and to be paid.

"How did the commissioner get the money to pay those pensions? Let us ask Mr. Shaw. He will say that not a dollar has gone out of the treasury without an appropriation bill passed by each branch of Congress and signed by the presiding officer of each body.

"When Order No. 78 was issued Democratic newspapers offered four remedies: The impeachment of the commissioner; the dismissal of the commissioner; a mandamus to compel the commissioner to do his duty as they understood it; and, fourth, an injunction to restrain action on Order No. 78.

"The passage of the appropriation bill recognizing the legality of the order, and voting the money to carry it out, ended the consideration of the remedies proposed."

—PENSION COMMISSIONER EUGENE F. WARE.

In the Financial World.

"Ex-Secretary Root, in his address as temporary chairman, in no way overdrove the great qualities of President Roosevelt; if anything he rather undervalued the services rendered to this country by the Roosevelt administration. When, at the instance of President Roosevelt, the litigation against the Northern Securities Company was begun, I thought an error of judgment had been committed, but the course of events has borne out the wisdom and given justification to the President's course in this important instance. I feel very certain that there is a strong feeling in conservative financial circles that in any case of emergency President Roosevelt will be found on the safe side."—From an interview with Jacob H. Schiff, of Kuhn, Loeb & Co.

A Democratic Tribute.

Concerning President Roosevelt's action in the coal strike, Judge George Gray said, in an interview in the *New York World*, October 1st, 1902: "I do not think any President ever acted more wisely, courageously, or promptly in a national crisis. Mr. Roosevelt deserves unstinted praise for what he did."

As Viewed Abroad.

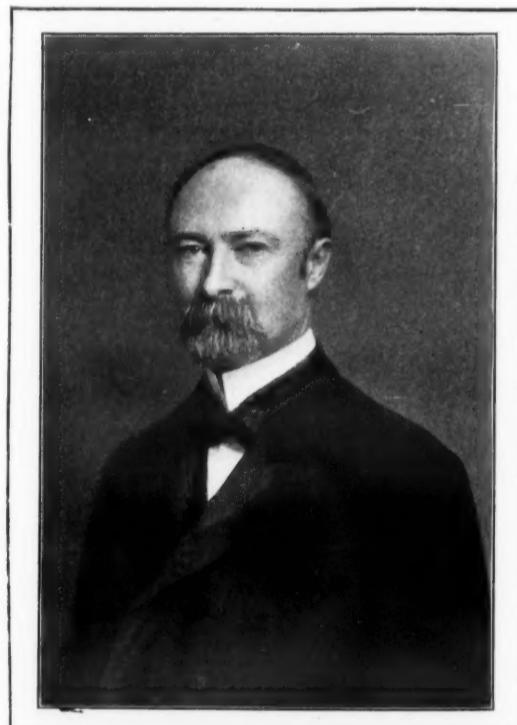
"He possesses the elements that make a strong man, and he will leave a strong impression for good or ill on the history of his country. His advantages are his transparent honesty of purpose, his "Bismarckian" frankness, his keen insight into the heart of things, his impatience of irrelevant and insignificant details, and his generosity in acknowledging mistakes. . . . Since he became President not a rash nor provocative word has fallen from his lips."—*London Times*.

Organization of Labor a Benefit.

"I believe emphatically in organized labor. I believe in organization of wage-workers. Organization is one of the laws of our social and economic development at this time. But I feel that we must always keep before our minds the fact that there is nothing sacred in the name itself. To call an organization an organization does not make it a good one. The worth of an organization depends upon its being handled with courage, skill, wisdom, spirit of fair dealing as between man and man, and wise self-restraint."—THEODORE ROOSEVELT.

The North and the South.

"If ever the need comes in the future the past has made abundantly evident the fact that from this time on Northerner and Southerner will in war know only the generous desire to strive how each can do the more effective service for the flag of our common country. The same thing is true in the endless work of peace, the never-ending work of building and keeping the marvelous fabric of our industrial prosperity. The upbuilding of any part of our country is a benefit to the whole, and every such effort as this to stimulate the resources and industry of a particular section is entitled to the heartiest support from every quarter of the Union. Thoroughly good national work can be done only if each of us works hard for himself, and at the same time keeps constantly in mind that he must work in conjunction with others."—THEODORE ROOSEVELT.



CHARLES W. FAIRBANKS.
Copyright, 1904, by Pach Brothers.

Fills All Requirements.

"Of gentle birth and breeding, yet a man of the people in the best sense; with the training of a scholar and the breezy accessibility of a ranchman; a man of the library and a man of the world; an athlete and a thinker; a soldier and a statesman; a reader, a writer, and a maker of history; with the sensibility of a poet, and the steel nerve of a rough rider; one who never did, and never could, turn his back on a friend or an enemy. A man whose merits are so great that he could win on his merits alone; whose personality is so engaging that you lose sight of his merits. Make their fight on a man like that. What irreverent caricaturist was it that called them the Stupid party?"—JOHN HAY.

JASPER'S HINTS TO MONEY-MAKERS.

[NOTICE.—This department is intended for the information of the regular readers of **LESLIE'S WEEKLY**. No charge is made for answering questions, and all communications are treated confidentially. Correspondents should always inclose a stamp, as sometimes a personal reply is necessary. Inquiries should refer only to matters directly connected with Wall Street interests. Subscribers to **LESLIE'S WEEKLY** at the home office, at regular subscription rates, namely, \$4 per annum, are placed on a preferred list, entitling them to the early delivery of the papers, and, in emergencies, to answers by mail or telegraph. Address "Jasper," **LESLIE'S WEEKLY**, 225 Fourth Avenue, New York.]

IT IS a curious fact that those who absolutely refuse to buy stocks when the market is in a liquidating mood, business dull, and prices low, are among the first to desire to climb after stocks when speculators stimulate purchases and manipulate prices to a much higher level. That manipulation had much to do with the midsummer rise everybody concedes. The batch of bull rumors that sustained the rise is evidence of that fact. How effectively the rumor of a great traction combination in New York was utilized, two months ago, to unload securities, every one recalls; but has anything come out of that alleged combination? What strength was imparted to U. P., Atchison, Northern Securities, Erie and Rock Island, not to mention St. Paul and Reading, by reports of marvelous things that that convenient recourse of the bulls, "the Standard Oil crowd," were about to do? Has anything yet been done?

And so with the Steel Trust shares. When the heavy cut in the prices of all its products, excepting rails, was announced, the fact was self-evident that this must lead to a serious decline in the profits of the trust unless expenses for labor could be materially reduced. There have been reductions in labor cost to some extent, but has the trust increased its business sufficiently to offset the heavy loss of profits arising from the cuts in prices? We were told that the volume of its business would be enormously increased, but this expectation has not been realized.

I do not deny that there are evidences of improving business conditions. So excellent an authority as the *Commercial and Financial Chronicle* finds assurances of improvement dating back quite a number of weeks, as shown by bank clearings and railroad earnings. It admits that the figures do not indicate a large growth, but finds comfort in the thought that the change is on the side of improvement, and promises a still further improvement with a corresponding growth of confidence in security values. As to the iron trade, which has long been called the barometer of business, the *Iron Age* also finds growing confidence, which shows itself by an increased volume of buying, but which it concedes "is not very much to brag of yet." Dun's review recently reported indications that the worst point of the business depression was past and that current conditions were gradually becoming more satisfactory, the logical result of the more conservative attitude of business men throughout the nation.

These are all encouraging reports, but they do not make one grow particularly enthusiastic over the bull operators in Wall Street, who have discounted better prospects and are now seeking to lift prices by circulating some of the most ridiculous rumors Wall Street has ever produced. Let my readers remember that whenever something particularly helpful to a Wall Street corporation is about to happen the public are not allowed even the meagre satisfaction of hearing a rumor about it until those on the inside have reaped all the advantage. Bull rumors may be at once set aside as of little value. Many operators make it a rule, as soon as a stock rises on bull rumors, to unload, because they believe that in nine cases out of ten insiders are doing the same. These same sharp speculators also pick up a profit by buying stocks when no one seems to want them, and especially when bull leaders have nothing good to say about them. For instance, just as soon as it was announced in the financial papers that no increase in the dividend on Amalgamated could be expected, many operators picked it up, believing that an increased dividend would be the most natural thing to follow. We shall see.

The immediate effect of the well-sustained advance in Wall Street throughout the summer was an improvement in certain lines of business in New York City. Some of the largest merchants,

whose customers are more or less dependent on Wall Street speculations, tell me they have noticed a much greater liberality in expenditures of late. But if there has been improvement in the industrial line generally, it has been slight. The last quarter's earnings of American Car and Foundry showed a surplus of about \$300,000 compared with a surplus of \$1,000,000 for the corresponding quarter of last year. The net earnings of American Steel Foundries showed a loss of nearly 50 percent. in gross sales, but a better outlook is reported now. The depression in the cotton industry has not passed; wool sales at the Boston market are shrinking; money rates are showing a tendency to harden, and the surplus of the New York banks is rapidly decreasing. It is possible that the election of Roosevelt, now clearly foreshadowed, will further stimulate confidence and speculation, but it is the general belief that prices of stocks and bonds have been advanced too rapidly and, for the most part, too far.

A very observant and well-informed banker believes that on the recent rise some of the heaviest holders of such securities as were created during the extraordinary boom of two years ago disposed of a large part of their holdings. He is inclined to believe that J. P. Morgan has taken opportunity to get rid of a lot of stocks and bonds which he had been anxious to market at a profit, including Steel Trust securities and holdings of Erie. Of course it is impossible to confirm such impressions, as official information is difficult to obtain, but there are many who believe that Mr. Morgan has had all he wants of Wall Street, and that he is getting ready to retire and rest on his laurels, or that, at least, he will prefer to be more of a banker and less of a promoter.

A recent observation of President Ingalls, of the Big Four Railroad, is worth bearing in mind. He says that the country passed through an orgy of promotion and inflation in 1901 and 1902, and that it ended, as all debauches do, with a headache, and that the country is "gradually sobering up." This is precisely the view that I have taken of the situation and still take, and this sobering process is not a matter of an hour, a day, or a week. It will take considerable time to recover from the spree. Those who want to get into the stock market, therefore, need be in no hurry. It will have its ups and downs. It has had a substantial rise, and is entitled to a substantial reaction.

"P." Cazenovia, N. Y.: I do not find your name on my preferred list. See note at head of my department.

"S. St." New York: The Green Bay and Western B bonds, around 14, are only a fair speculation. On recessions I would rather have Texas Pacific.

"M. A. C. B.": Seaboard Air Line preferred is being made speculatively attractive and, I am told, has merit. I have little confidence, however, in the speculative clique in control of it.

"C." Chicago: Four dollars pays for a year's subscription to **LESLIE'S WEEKLY** and entitles you during that time, without further charge, to a place on my preferred list. Two dollars for a six-months' and one dollar for a three-months' subscription with similar privilege.

"B." Plattsburgh, N. Y.: 1. Columbus, Hocking Coal and Iron ranged last year from 9 1/2 to 22 1/4, and this year has sold as low as 8. It is one of the cheap industrials and sympathetically should share in the advance in stocks of a similar character. For this reason, no doubt, it has looked attractive. 2. The preferred.

"H." Saratoga, N. Y.: I think you will be able to buy your Steel preferred lower before the close of the year. I would take a profit in the shares if I had any. While the iron business shows a slight improvement, it must be borne in mind that the recent cut in prices was expected to greatly stimulate trade, and it will have to do so to enable the trust to maintain dividends. It has not done so yet.

"X. X. X." Connecticut: 1. All sorts of reports are current, one to the effect that the stock is to be sold at 60. I have always believed in taking a profit, but I have been accused of sometimes being too conservative, so you had better form your own judgment. 2. On reactions Texas Pacific ought to be satisfactory. 3. It looks as if the effect of the dividend has been discounted.

"H." Cleveland: 1. If Steel preferred should be converted into a bond, the latter no doubt would be obliged to pay less than the 7 per cent. to which the preferred is entitled, and so far as might effect a saving it would obviously benefit the common; but, as I understand it, the conversion plan provides for the retirement of only a part of the preferred. 2. I would not be in a hurry. I do not believe that the Steel Trust shares can maintain their strength for any considerable length of time.

"S. S." Orange, Mass.: The annual report of Atchison made it appear as if the common earned 9 per cent. last year, but nothing is more deceptive than figures in the hands of a skillful bookkeeper. The most encouraging disclosure of Atchison's annual report is the increase in its passenger business, which indicates the settlement of its farm lands and the growth of population throughout its territory. How the Atchison would stand a prolonged period of depression remains to be seen. Mo. Pacific looks like a cheap stock.

"F." Sanford, Me.: 1. John M. Shaw & Co., 30 Broad Street, New York, are members of the Stock Exchange in excellent standing. I know of none in Boston who will be satisfactory for the sort of business you suggest. 2. It depends upon the conditions. The depression in the ship-building industry may last longer than we anticipate. 3. The ice business is controlled by the weather largely. For

three years we have had abnormally cold summers. Many believe that a series of warm summers may now be anticipated.

"I. R." Shiremanstown, Penn.: 1. I know little or nothing about it except what is printed. 2. I have no means of knowing the value of real estate in Chicago. 3. The earnings of Pennsylvania do not show that it is doing as much better as the rise in the stock might indicate. After such rise as Pennsylvania and some other investment shares had it would seem to be a good time to wait for a reaction. 4. United Gas Improvement stock of Philadelphia, Del. and Hudson Railroad, and Manhattan Elevated are generally regarded as investments.

"A." Pittsburgh: I am unable to confirm your views, but I know that an important interest, which I have been unable to identify, has been a heavy purchaser. The fact that the accumulated dividends in arrears amount to \$15 a share no doubt makes the stock attractive. If the parties you mention are buying, I fancy it is for control. In that event other parties will no doubt also be in the market, and a contest for control would make things lively. All sorts of prices, from 40 to 60, are now talked of. Beyond question, the company is doing much better and is slowly but surely getting on its feet.

"F." New York: 1. I agree with you that the constant changing does not look right. I certainly would prefer a more substantial firm. 2. I only give you my opinion, based on the general improvement of the company's business and the decidedly better result of the year's business. I should think, with normal weather conditions, that you might get out without a loss within a year, and you ought to have a profit. An open winter and a hot summer would certainly do the business. 3. Not while an upward movement seems to be impending. 4. The exchange might be desirable a little later on if the common should share in the advance of the preferred.

"C." New Castle, Penn.: The mystery of the rise in the Steel Trust shares has been variously explained. It is certain that the iron industry has not improved proportionately to the advance in the shares. I have no doubt that a very earnest effort is being made to secure a community of interests, national and international, between all the leading fabricators of steel and iron; but this is a gigantic undertaking, and it remains to be seen whether it can succeed. Considering the over-capitalization of the trust, I regard the present prices of the preferred and common as about as high as they ought to be. Rumors regarding the stock-conversion scheme have been denied, but that does not signify anything, for no official denial is given.

"Notnae": 1. The party who offers to take your money and divide profits under a guarantee ought also to divide your losses and to make his guarantee beyond question. I take no risk when I say to you that he will do neither. It must be obvious to you that if he had such sure things in Wall Street he would not let you in on them, but would make the money for himself. 2. I always have said that a profit is a good thing to take. The situation is as I have frequently pointed it out, and you must now reach your own conclusion. I have made a similar answer to many other holders of Amer. Ice, who, a few months ago, were complaining that they had no profit, but who have one now. It is their business to decide for themselves what they will do.

"F. W. T." Chicago: The rise in the price of copper comes at a time when our exports of the metal are increasing, though I observe that a London paper recently said that there appeared to be no increased consumption of copper abroad, and that it was a mystery what was being done with the enormous imports of the metal. If they are not being marketed they must be stored, and in that event the rise in copper is fictitious, but on the copper stocks have been steadily advancing. It is still the impression of many that the Amalgamated is seeking to control the copper situation throughout the world. In that event it would be well to keep away from the short side, because of the abundant resources of the Copper crowd.

"L." Falmouth, Mass.: One dollar received. You are on my preferred list for three months. 1. On reactions, M. K. and T. preferred, Texas Pacific preferred, Wabash debenture Bs, and Amalgamated would no doubt yield fair opportunities for speculation. 2. Among the cheapest of the industrials that pay dividends are Greene Copper, paying 3 per cent. every two months; Railway Steel Spring common, paying 2 per cent. semi-annually; Distilled Securities, paying 1 per cent. quarterly, and U. S. Cast Iron Pipe and Foundry preferred, paying 5 per cent. 3. I would rather have Soc common than Wabash preferred. The former pays 4 per cent., the latter pays nothing, and cannot pay dividends until the 6 per cent. B debentures ahead of it have been taken care of.

"B." Detroit, Mich.: 1. A profit is always advisable to take in a market that has had a continuous rise during a period of three or four months. I have pointed out that special involvements growing out of the merger suit have helped U. P. The settlement of these involvements would not necessarily advance the stock. All would depend on the nature of the settlement. If, as many believe, the struggle for domination of the railroad situation on the Pacific is to be continued, a contest for control of U. P. may lead to higher prices. You can speculate on this situation as well as I. 2. During the low level of last year I called attention to the fact that whenever B. & O. approached 70 it appeared to be readily bought by insiders. It has had a substantial advance from its low figures, and on its dividends, is high enough. No one can tell, however, whether it may not still have a further jump of one or two points. Never wait for the last cent when you have a good profit.

"McE." Albany: 1. The report has generally been given out that National Lead common will sell higher on an expectation of a merger and the resumption of dividends. So little information is given to the public regarding the operations of this company that unless you have reliable inside information I should be inclined to doubt current rumors. 2. Wis. Central common ranged last year from 14 1/2 to 29 1/4, and this year has sold down as low as 16, and has still several points to gain before it reaches the high price of last year. The road is of value to larger lines and its absorption is generally expected, but on what basis cannot be forecast. 3. I do not believe that Brooklyn Rapid Transit earned 6 per cent. or 2 per cent. during the past year. It is banking solely on the future, and by the issuance of bonds is tiding itself over the present. Eventually this property may have much higher value because of the rapid upbuilding of Brooklyn and its suburbs, but the completion of the subway may shift the growing tide of population to the section beyond the

McE. 4. Albany: 1. The Union Pacific has had a tremendous rise since the decision in the Securities merger case, which left the key to the situation apparently in its hands. As soon as that decision was rendered I pointed out this fact, and suggested that it might lead to a contest for control of U. P. and in that event the latter might go much higher.

It has been denied that such a contest has arisen, but the strength of U. P. and of the U. P. convertibles fortifies my impression. If such a struggle is going on it would be dangerous to short U. P., in spite of its big rise. 2. I am told that a very strong pool has started in to advance it to much higher figures on account of the improving prospects of the company and the belief that it has turned the corner at last. I am unable to get further information. 3. The common of course has full voting power and will rise sympathetically with the preferred. 4. No doubt in the Northwest and in portions of the West and South a much better and more hopeful

feeling exists regarding the business outlook than is to be found in New York City. The fear of higher rates for money hangs over the market. As long as money continues as cheap as it is, bull manipulators are likely to have their own way.

"S. S. S." 1. I get tired of repeating what I have so often said about Int. Mer. Marine common. It represents the common stock of Mr. Morgan's shipping trust. The widespread depression in the shipping industry has minimized the value of all shipping securities. With the revival of shipping they ought to advance. It may be a long time to wait, but many speculators make it a rule to pick up low-priced industrials when they are most seriously depressed, and these have recently been buyers of Int. Mer. Marine common around 5 and 6, and also of Con. Lake Superior common, U. S. Leather common, N. Y. Transportation, Amer. Ice, Chicago Union Traction, and even of Bay State Gas. I need not add that any one who buys these low-priced speculative stocks buys them purely as a speculative gamble, and that their cheapness alone makes them attractive. You must blame nobody if you buy and lose. 2. Stocks like American Woolen common, Int. Paper common, United States Cast Iron Pipe common, Corn Products common, and others of a like industrial class have a little more merit, but are also a good way from dividends. Industrials that still pay dividends and sell on a basis which shows that the dividends are not permanent include Railway Steel Spring common, paying 4 per cent. per annum and selling around 23, Distillers Securities stock, also paying 4 per cent., selling around 29, and Greene Co. Copper, selling around 20, and which recently has resumed the payment of dividends. 3. It is wiser to buy stocks that are salable on the exchanges.

Continued on page 382.

FINANCIAL AND INSURANCE.

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DEPARTMENT OF FINANCE, BUREAU FOR THE COLLECTION OF TAXES, NO. 57 CHAMBERS STREET, BOROUGH OF MANHATTAN, NEW YORK, OCT. 1, 1904.

NOTICE TO TAXPAYERS.

NOTICE IS HEREBY GIVEN THAT THE Assessment Rolls of Real Estate and Personal Property in the City of New York for the year 1904 and the warrants for the collection of taxes have been delivered to the undersigned, and that all the taxes on said Assessment Rolls are due and payable on MONDAY, OCT. 3, 1904, at the office of the Receiver of Taxes in the borough in which the property is located, as follows:

BOROUGH OF MANHATTAN, NO. 57 Chambers Street, Manhattan, N. Y.

BOROUGH OF THE BRONX, corner Third and Tremont Avenues, The Bronx, N. Y.

BOROUGH OF BROOKLYN, Rooms 2, 4, 6, and 8, Municipal Building, Brooklyn, N. Y.

BOROUGH OF QUEENS, corner Jackson Avenue and Fifth Street, Long Island City, N. Y.

BOROUGH OF RICHMOND, corner of Bay and Sand Streets, Stapleton, Staten Island, N. Y.

In case of payment during October the person so paying shall be entitled to the benefits mentioned in section 915 of the Greater New York Charter (Chapter 378, Laws 1897), viz.: A deduction of interest at the rate of 6 per cent. per annum between the day of such payment and the 1st day of December next.

ALL BILLS PAID DURING OCTOBER MUST BE REBATED BEFORE CHECKS ARE DRAWN FOR PAYMENT.

When checks are mailed to the Receiver of Taxes they must be accompanied by addressed envelopes with postage prepaid in order to ensure return of received bills by mail.

Checks dated Oct. 3 should be mailed to the Receiver as soon as possible after bills have been received by the taxpayer.

DAVID E. AUSTEN,
Receiver of Taxes.

**A PERFECT COCKTAIL**

Is a drink in which all the ingredients are so carefully blended that whilst no particular one is in evidence yet the delicate flavor of each is apparent. This result is difficult to arrive at, as a few drops more or less will destroy the balance. The only safe way is to buy

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Special Prizes for Amateur Photographs.

ATTENTION is called to two new special pictorial contests in which the readers of LESLIE'S WEEKLY are invited to engage. A prize of \$10 will be given for the most acceptable Thanksgiving Day picture coming to hand by November 1st; and a prize of \$10 for the picture, arriving by November 1st, which reveals most satisfactorily the spirit of the Christmas-tide. These contests are all attractive, and should bring out many competitors.

LESLIE'S WEEKLY was the first publication in the United States to offer prizes for the best work of amateur photographers. We offer a prize of \$5 for the best amateur photograph received by us in each weekly contest, the competition to be based on the originality of the subject and the perfection of the photograph. Preference will be given to unique and original work and to that which bears a special relation to news events. We invite all amateurs to enter this contest. Photographs may be mounted or unmounted, and will be returned if stamps are sent for this purpose with a request for their return. All photographs entered in the contest and not prize-winners will be subject to our use unless otherwise directed, and \$1 will be paid for each photograph we may use. No copyrighted photographs will be received, nor such as have been published or offered elsewhere. Many photographs are received, and those accepted will be utilized as soon as possible. Contestants should be patient. No writing except the name and address of the sender should appear on the back of the photograph, except when letter postage is paid, and in every instance care must be taken to use the proper amount of postage. Photographs must be entered by the makers. Silver paper with a glossy finish should be used when possible. Mat-surface paper is not suitable for reproduction. Photographs entered are not always used. They are subject to return if they are ultimately found unavailable in making up the photographic contest. Preference is always given to pictures of recent current events of importance, for the news feature is one of the chief elements in selecting the prize-winners. The contest is open to all readers of LESLIE'S WEEKLY, whether subscribers or not.

N.B.—All communications should be specifically addressed to "Leslie's Weekly, 225 Fourth Avenue, New York." When the address is not fully given, communications sometimes go to "Leslie's Magazine" or other publications having no connection with LESLIE'S WEEKLY.

Life-insurance Suggestions.

[NOTICE.—This department is intended for the information of readers of LESLIE'S WEEKLY. No charge is made for answers to inquiries regarding life-insurance matters, and communications are treated confidentially. A stamp should always be inclosed as a personal reply is sometimes deemed advisable. Address "Hermit," LESLIE'S WEEKLY, 225 Fourth Avenue, New York.]

I AM ASKED by a reader why I "pound" the beneficiary and assessment orders so hard and frequently, and urge the merits and benefits of the old and standard companies with so much insistence. Are not the assessment societies based upon a sound theory, that of mutuality and fellowship? These are large questions and impossible to answer fully in a brief paragraph. I warn my readers constantly against all assessment schemes for the simple and, to us, sufficient reason that experience has demonstrated that a sound, enduring, and successful life-insurance business cannot be conducted on that plan. On purely theoretical grounds, it may be admitted that there is much in favor of the mutual and fraternal idea: it looks well on paper; it seems to harmonize with certain great and noble humanitarian principles; it apparently avoids some large expense items involved in the budgets of the standard-life companies. But as with many other beautiful theories, the theory on which the fraternal and assessment scheme is based does not stand the test of actual practice. All the tendencies of human nature and of the world of actual business work against it; its inherent weaknesses more than

offset its apparent benefits. It lacks, most of all, the elements of persistence and perpetuity. The assessment scheme is founded on the shifting sands of emotion, sentiment, and enthusiasm. It flourishes to-day and to-morrow it dies.

"K." New Paynesville, Minn.: I do not believe in the plan and would advise you to take a stronger and better company.

"J. H." Akron, O.: The Provident Savings Life has an excellent record and is a prosperous and growing company. I would have no fear regarding the policy.

"K." Utica, N. Y.: It is doing an old-line business. 2. Your questions of law I cannot answer. Ask an attorney. 3. The company does a small business at heavy expense, and I certainly would prefer an older and stronger if I sought safe life insurance. 4. Not that I know of.

"W. B." Elmira, N. Y.: You can get precisely the information you want if you will refer in this number of LESLIE'S WEEKLY to the card printed with the advertisement of the Prudential Life. Any question you may ask will be gladly answered by the company, and the figures you desire as to the cost of insurance, and what your policy will return to you at the expiration of twenty years, will be given at greater length than I have room for in the limitations of this department.

"F." Pensacola: The Woodmen of the World has a membership of over 200,000, and insurance in force of over \$313,000,000. Its net cash assets of \$18,000,000 look large on paper, but are small compared with its enormous insurance in force. The claims paid last year were more than the total amount of the net cash assets at its close. With the increasing ages of its members its death losses will be much heavier. This increase must shortly be felt, as the order was organized as late as 1891.

"W." Washington, Ind.: The Royal Arcanum is one of the strongest of the fraternals, but it must pass through the same experience as all the other assessment orders, if it be true that history repeats itself. It is obvious that as long as it is able to continue to add to its membership it will seem to flourish up to the time when, with the increasing age of its members, its death losses prodigiously increase.

Then assessments must be increased, and continue to be increased until all the advantages of cheap insurance have disappeared.

The Hermit.

Jasper's Hints to Money-makers.

Continued from page 381.

"S." Anderson, Ind.: Nothing is known of the concern on Wall Street. I cannot advise.

"G." Seneca Falls, N. Y.: Yes; it is logical. That is the way stocks are usually juggled with.

"A. G." New York: Do not find your name on my preferred list. The privilege ought to be worth all that it costs.

"T." Springfield, Mass.: Yes; but not as much as membership in the original exchange. The second firm you mention.

"F. S." Brooklyn, N. Y.: I do not know of a firm that would oblige you in the matter, as banks do not lend on the stocks to which you refer and brokers usually use their stocks as collateral.

"H." Allegheny, Penn.: I have given all the information regarding it that I have been able to get. Advised its purchase when it sold much lower. Its prospects have improved, but you must make up your own mind as to its future, in view of the rise it has had.

"X. X. X." Pittsburgh: Your real estate has an actual value. The new security which is offered in exchange has still to prove its value. If you are an investor you will not make the exchange. Very little is known about the concern and prospectuses are notoriously unreliable.

"Oil City," Penn.: I see nothing attractive in either of the industrials you mention. The competition which Pressed Steel Car is meeting is serious and constantly growing, and its earnings must continue to suffer until there is a distinct revival of liberal expenditures by the railroads.

"H. E. A." New York: The case you cite is no different from many other similar cases. Steel common, while paying 4 per cent., sold at less than the quotation you give. Its low price indicated that the dividends would either have to be reduced or discontinued. The inference applies in the case of the stock which you mention.

"G." Melrose, Minn.: Note weekly observations. Conditions constantly change. On reactions Reading and Texas Pacific and Soo common. The market is entitled to a reaction, and if the bank reserves continue to disappear as rapidly as they have been doing during the past four weeks, a reaction would seem to be inevitable.

"W." New Haven: 1. Int. Mer. Marine preferred of course is a better speculation than the common, because it has a preference over the latter and would be first in line for dividends if there was a surplus after the payment of interest on the bonds. 2. If Erie common is worth its selling price the first preferred is certainly worth more, considering the fact that it is paying dividends and apparently earning them.

"X." Pawtucket, R. I.: 1. The annual report of Distillers' Securities Corporation, just published, shows a surplus of nearly \$400,000 after the payment of interest on the bonds and the 4 per cent. dividends on the stock. The net earnings were about \$100,000 less than those of last year. Of course, if 4 per cent. dividends on the stock were assured, the latter would not sell at less than 30. Nor would the 5 per cent. bonds ahead of the stock sell around 70. Recently both the stock and bonds have shown greater strength. 2. It is impossible for me to say, but brokers who have been doing much of the buying tell me it is not.

"T. S." San Francisco: 1. The United Railways of San Francisco are altogether too heavily capitalized. It has been the custom of the traction-line promoters to bond the lines for about all they were worth; hence the shares are largely speculative.

Some day there must be a wholesale reorganization of traction companies of the United States, much like that which our over-extended steam railroads had more than a dozen years ago.

2. The growth of the business may make the preferred worth holding, but there is always danger of competition and of legislative interference with the privileges of chartered concerns.

"H." Mexico, Mo.: In spite of the constant advance of certain stocks, in the face of warnings from all sides that the time for caution has arrived, money rates have been easy and heavy Wall Street borrowers have been able to continue their ma-

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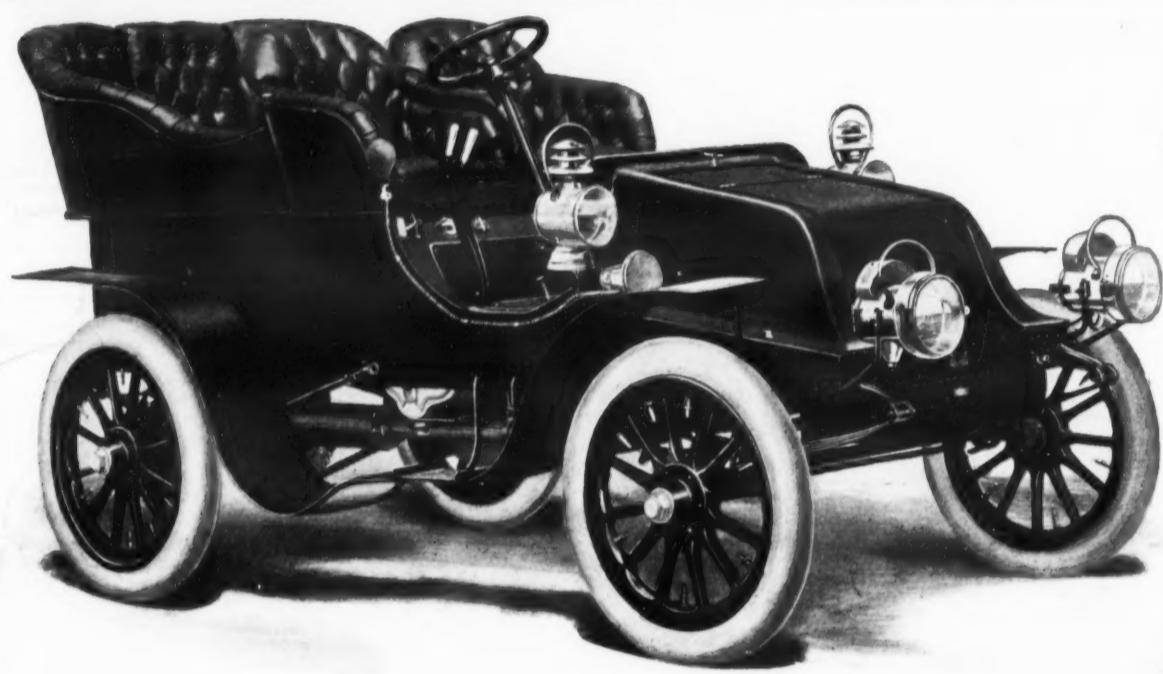
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